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ANNUAL REPORT

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INSURANCE DEPARTMENT

of

MONTANA

FOR THE YEAR 1925

(Business of 1924)

OFFICE OF STATE AUDITOR

GEO. P. PORTER

State Auditor and Commissioner of Insurance

DOCUMENTS

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Annual Report
of the
Insurance Department
OF MONTANA

FOR THE YEAR 1925
(Business of 1924)

Showing Business Written, Premiums Received, Losses Incurred and Paid
by Life, Fire and Miscellaneous Insurance Companies and Fraternal
Societies Authorized to Transact Business During 1924, Business
Transacted in Montana by Fire and Life Companies During
1906-1924 and by Fraternal Societies During 1911-1924,
Inclusive, and Other Data in Connection Therewith

OFFICE OF STATE AUDITOR



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I N D E X

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Fire Companies	22-27, 53
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Office of State Auditor

INSURANCE DEPARTMENT

Hon. John E. Erickson,
Governor of Montana,
Capitol.

June 1, 1925.

Sir:

I have the honor to submit herewith the annual report of the Insurance Department of the State of Montana, covering the insurance business transacted in the State by authorized companies, societies and associations for the year ending December 31, 1924.

Respectfully submitted,

A handwritten signature in cursive script, reading "Geo P Porter".

State Auditor and Commissioner of Insurance.

COMPANIES ADMITTED

(The following companies were admitted by this department during the period extending from April 1, 1924, to April 1, 1925.)

Fire

American Druggists' Fire Insurance Company, Cincinnati, Ohio.
Provident Fire Insurance Company, Rochester, New Hampshire.
Sentinel Fire Insurance Company, Springfield, Mass.
Travelers Fire Insurance Company, Hartford, Connecticut.
World Fire & Marine Insurance Company, Hartford, Connecticut.

Fire Reinsurance

Jupiter General Insurance Company, Ltd., Bombay, India.
United American Insurance Company, Pittsburgh, Pa.

Life

Massachusetts Protective Life Assurance Company, Worcester, Mass.

Miscellaneous

American Automobile Insurance Company, St. Louis, Mo.
Eagle Indemnity Company, New York City, N. Y.

Domestic County Mutuals

Lincoln County Farmers' Mutual Insurance Company, Eureka, Montana.

COMPANIES WITHDRAWN

(The following companies withdrew from the state during the period extending from April 1, 1924, to April 1, 1925.)

Fire

Alpha General Insurance Company, Ltd., Calcutta, India.
Central States Fire Insurance Company, Wichita, Kansas.
Marquette National Fire Insurance Company, Chicago, Ill.
Metropolitan National Insurance Company, Havana, Cuba.
Nordisk Re-Insurance Company, Ltd., Copenhagen, Denmark.
Northern Insurance Company, Moscow, Russia.
Paternelle Fire Insurance Company, Ltd., Paris, France.
Second Russian Insurance Company, St. Petersburg, Russia.
Standard American Fire Insurance Company, Chicago, Ill.
Union Hispano Americana Fire & Marine Insurance Co., New York, N. Y.
Warsaw Insurance Company, Ltd., Warsaw, Poland.

Life

Great Northern Life Insurance Company, Grand Forks, N. D.
Western Union Life Insurance Company, Spokane, Wash.

Miscellaneous

State Farmers' Mutual Hail Insurance Company, Waseca, Minn.

Domestic County Mutuals

Equity Farmers Mutual Insurance Company, Rudyard, Montana.

CHANGED FROM REINSURANCE TO DIRECT WRITING COMPANIES

City of New York Insurance Company, New York, N. Y.
Inter-State Fire Insurance Company, Detroit, Mich.

NAMES CHANGED

Southern Home Insurance Co. of the Carolinas, Charleston, S. C.
(Formerly Southern Home Insurance Co.)
Maryland Insurance Company, Baltimore, Maryland.
(Formerly Maryland Motor Car Insurance Company.)

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT BUSINESS
IN MONTANA ON APRIL 1, 1925**

Fire

Aetna Insurance Company, Hartford, Conn.
Agricultural Insurance Co., Watertown, N. Y.
Alliance Insurance Co., Philadelphia, Pa.
American Alliance Insurance Co., New York, N. Y.
American Central Insurance Co., St. Louis, Mo.
American Druggists' Fire Insurance Company, Cincinnati, Ohio.
American Eagle Fire Insurance Co., New York, N. Y.
American Equitable Assurance Co., New York, N. Y.
American Insurance Co., Newark, N. J.
Atlas Assurance Company, Ltd., London, England.
Automobile Insurance Company of Hartford, Hartford, Conn.
Bankers' & Shippers' Insurance Co., New York, N. Y.
Boston Insurance Co., Boston, Mass.
British America Assurance Co., Toronto, Canada.
Caledonian Insurance Co., Edinburgh, Scotland.
California Insurance Co., San Francisco, Cal.
Camden Fire Insurance Association, Camden, N. J.
Citizens' Insurance Co., St. Louis, Mo.
City of New York Insurance Co., New York, N. Y.
Columbia Insurance Co., Jersey City, N. J.
Commercial Union Assurance Co., Ltd., London, England.
Commercial Union Fire Insurance Co., New York, N. Y.
Commonwealth Insurance Co., New York, N. Y.
Concordia Fire Insurance Co., Milwaukee, Wis.
Connecticut Fire Insurance Co., Hartford, Conn.
Continental Insurance Co., New York, N. Y.
County Fire Insurance Co., Philadelphia, Pa.
Detroit Fire & Marine Insurance Co., Detroit, Mich.
Eagle Star & British Dominions Insurance Co., Ltd., London, England.
Equitable Fire & Marine Insurance Co., Providence, R. I.
Eureka-Security Fire & Marine Insurance Co., Cincinnati, Ohio.
Federal Insurance Company, Jersey City, N. J.
Federated Fire Reinsurance Co., Mason City, Iowa.
Fidelity-Phenix Fire Insurance Co., New York, N. Y.
Fire Association of Philadelphia, Philadelphia, Pa.
Fireman's Fund Insurance Co., San Francisco, Cal.
Firemen's Insurance Co., Newark, N. J.
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.
Franklin Fire Insurance Co., Philadelphia, Pa.
General Fire Assurance Co., Paris, France.
Girard Fire & Marine Insurance Co., Philadelphia, Pa.
Glens Falls Insurance Co., Glens Falls, N. Y.
Globe & Rutgers Fire Insurance Co., New York, N. Y.
Grain Dealers' National Mutual Fire Insurance Co., Indianapolis, Ind.
Great American Insurance Co., New York, N. Y.
Hanover Fire Insurance Co., New York, N. Y.
Hardware Dealers' Mutual Fire Insurance Co., Stevens Point, Wis.
Hartford Fire Insurance Co., Hartford, Conn.
Hawkeye Securities Fire Insurance Co., Des Moines, Iowa.
Home Fire & Marine Insurance Co., San Francisco, Cal.
Home Insurance Co., New York, N. Y.
Hudson Insurance Co., New York, N. Y.
Imperial Assurance Co., New York, N. Y.
Importers & Exporters Insurance Co., New York, N. Y.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.
Inter-State Fire Insurance Company, Detroit, Mich.
Knickerbocker Insurance Co., New York, N. Y.
Law Union & Rock Insurance Co., Ltd., London, England.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, England.
London Assurance Corporation, London, England.
London & Lancashire Insurance Co., Ltd., Liverpool, England.
London & Provincial Marine & General Insurance Co., Ltd., London, England.
Maryland Insurance Co., Baltimore, Md.
Massachusetts Fire and Marine Insurance Co., Boston, Mass.

Mechanics' Insurance Co., Philadelphia, Pa.
Mercantile Insurance Company of America, New York, N. Y.
Merchants' Fire Insurance Co., Denver, Colo.
Merchants' Fire Assurance Corporation, New York, N. Y.
Michigan Fire & Marine Insurance Co., Detroit, Mich.
Michigan Millers' Mutual Fire Insurance Co., Lansing, Mich.
Millers' Mutual Fire Insurance Association of Illinois, Alton, Ill.
Millers' National Insurance Co., Chicago, Ill. (Mutual.)
Mill Owners' Mutual Fire Insurance Co., Des Moines, Iowa.
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.
Minnesota Implement Mutual Fire Insurance Co., Owatonna, Minn.
National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa.
National Fire Insurance Co., Hartford, Conn.
National Liberty Insurance Company of America, New York, N. Y.
National Security Fire Insurance Co., Omaha, Neb.
National Union Fire Insurance Co., Philadelphia, Pa.
Netherlands Fire & Life Insurance Co., The Hague, Holland.
Newark Fire Insurance Co., Newark, N. J.
New Hampshire Fire Insurance Co., Manchester, N. H.
New Jersey Insurance Co., Newark, N. J.
New Zealand Insurance Company, Ltd., Auckland, N. Z.
Niagara Fire Insurance Co., New York, N. Y.
North American National Insurance Co., Des Moines, Iowa.
North British & Mercantile Insurance Co., Ltd., London and Edinburgh.
North China Insurance Co., Ltd., Shanghai, China.
North River Insurance Co., New York, N. Y.
Northern Assurance Co., Ltd., London, England.
Northern Insurance Co., New York, N. Y.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.
Northwestern Mutual Fire Association, Seattle, Wash.
Northwestern National Insurance Co., Milwaukee, Wis.
Norwich Union Fire Insurance Society, Ltd., Norwich, England.
Ohio Millers' Mutual Fire Insurance Co., Canton, Ohio.
Orient Insurance Co., Hartford, Conn.
Pacific Fire Insurance Co., New York, N. Y.
Pacific States Fire Insurance Co., Portland, Ore.
Palatine Insurance Co., Ltd., London, England.
Patriotic Insurance Company of America, New York, N. Y.
Pennsylvania Fire Insurance Co., Philadelphia, Pa.
Phenix Fire Insurance Co., Paris, France.
Phoenix Assurance Co., Ltd., London, England.
Phoenix Insurance Co., Hartford, Conn.
Providence-Washington Insurance Co., Providence, R. I.
Provident Fire Insurance Company, Rochester, New York.
Queen Insurance Co. of America, New York, N. Y.
Queensland Insurance Co., Ltd., Sydney, Australia.
Reliance Insurance Co., Philadelphia, Pa.
Retail Hardware Mutual Fire Insurance Co., Minneapolis, Minn.
Rhode Island Insurance Co., Providence, R. I.
Richmond Insurance Co. of New York, New York, N. Y.
Rocky Mountain Fire Insurance Co., Great Falls, Mont.
Royal Exchange Assurance, London, England.
Royal Insurance Co., Ltd., Liverpool, England.
Safeguard Insurance Co. of New York, New York, N. Y.
Scottish Union & National Insurance Co., Edinburgh, Scotland.
Security Insurance Co., New Haven, Conn.
Sentinel Fire Insurance Company, Springfield, Mass.
South British Insurance Co., Ltd., Auckland, N. Z.
Springfield Fire & Marine Insurance Co., Springfield, Mass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.
Standard Fire Insurance Co., Hartford, Conn.
Star Insurance Co. of America, New York, N. Y.
State Assurance Co., Ltd., Liverpool, England.
Sterling Fire Insurance Co., Indianapolis, Ind.
Stuyvesant Insurance Co., New York, N. Y.
Sun Insurance Office, London, England.
Superior Fire Insurance Co., Pittsburgh, Pa.
Svea Fire & Life Insurance Co., Gothenburg, Sweden.
Tokio Marine & Fire Insurance Co., Ltd., Tokio, Japan.

Travelers Fire Insurance Company, Hartford, Conn.
Twin City Fire Insurance Co., Minneapolis, Minn.
Union Assurance Society, Ltd., London, England.
Union Insurance Society of Canton, Ltd., Hong Kong, China.
United States Fire Insurance Co., New York, N. Y.
Urbaine Fire Insurance Co., Paris, France.
Utah Home Fire Insurance Co., Salt Lake City, Utah.
Victory Insurance Co., Philadelphia, Pa.
Westchester Fire Insurance Co., New York, N. Y.
Western Assurance Co., Toronto, Canada.
World Auxiliary Insurance Corporation, Ltd., London, England.
World Fire & Marine Insurance Company, Hartford, Conn.
Yorkshire Insurance Co., Ltd., York, England.

Domestic Mutuals

(Organized under the provisions of Sections 6170 to 6184, R. C. 1921.)
Ranchers' Hail & Fire Insurance Co., Great Falls, Mont.

Fire Reinsurance Companies

American Fire Insurance Corporation, New York, N. Y.
American National Fire Insurance Co., Columbus, Ohio.
Anchor Insurance Co. of New York, New York, N. Y.
Baltica Insurance Co., Ltd., Copenhagen, Denmark.
Berkshire Mutual Fire Insurance Co., Pittsfield, Mass.
British General Insurance Co., Ltd., London, England.
Capital Fire Insurance Co., Concord, N. H.
Chicago Fire & Marine Insurance Co., Chicago, Ill.
Christiania General Insurance Co., Christiania, Norway.
City Insurance Co., Sunbury, Pa.
Columbian National Fire Insurance Co., Lansing, Mich.
Consolidated Assurance Co., Ltd., London, England.
Cuban National Insurance Co. (La Cubana Compania Nacional de Seguros), Havana, Cuba.
Detroit National Fire Insurance Co., Detroit, Mich.
Dixie Fire Insurance Co., Greensboro, N. C.
Eagle Fire Insurance Co., Newark, N. J.
Equitable Fire Insurance Co., Charleston, S. C.
Farmers' Fire Insurance Co., York, Pa.
Fire Reassurance Co. of New York, New York, N. Y.
First Russian Insurance Co., Petrograd, Russia.
Globe National Fire Insurance Co., Sioux City, Iowa.
Granite State Fire Insurance Co., Portsmouth, N. H.
Great Union Fire & Marine Insurance Co., New Orleans, La.
International Insurance Co., New York, N. Y.
Inter-Ocean Reinsurance Co., Cedar Rapids, Iowa.
Iowa National Fire Insurance Co., Des Moines, Iowa.
Jupiter General Insurance Company, Ltd., Bombay, India.
Moscow Fire Insurance Co., Moscow, Russia.
New England Fire Insurance Co., Pittsfield, Mass.
New India Assurance Co., Ltd., Bombay, India.
Nippon Fire Insurance Co., Ltd., Tokio, Japan.
Old Colony Insurance Co., Boston, Mass.
Osaka Marine & Fire Insurance Co., Ltd., Osaka, Japan.
Pawtucket Mutual Fire Insurance Co., Pawtucket, R. I.
Preferred Risk Fire Insurance Co., Kansas City, Kansas.
Prudentia Re and Coinsurance Co., Ltd., Zurich, Switzerland.
Prudential Insurance Co. of Great Britain, New York, N. Y.
Reinsurance Company Salamandra, Copenhagen, Denmark.
Reliable Fire Insurance Co., Dayton, Ohio.
Rossia Insurance Co. of America, Hartford, Conn.
Russian Reinsurance Co., Petrograd, Russia.
Salamandra Insurance Co., Petrograd, Russia.
Savannah Fire Insurance Co., Savannah, Ga.
Scandinavian American Assurance Corporation, Ltd., Christiania, Norway.
Skandia Insurance Co., Stockholm, Sweden.
Skandinavia Insurance Co., Ltd., Copenhagen, Denmark.
South Carolina Insurance Co., Columbia, S. C.
Southern Home Insurance Co. of the Carolinas, Charleston, S. C.
Swiss Reinsurance Co., Zurich, Switzerland.

Union & Phenix Espanol Insurance Co., Madrid, Spain.
Union Reserve Insurance Co., New York, N. Y.
United American Insurance Company, Pittsburgh, Pa.
Wheeling Fire Insurance Co., Wheeling, West Virginia.

Domestic Mutual Fire, Hail and Lightning Companies

(Organized and licensed under a special act, Sections 6185 to 6205, R. C. 1921, and confining their business to the county in which they were organized, and adjacent counties, purely mutual in character.)

Cascade County Farmers' Mutual Insurance Co., Great Falls, Mont.
Farmers' Mutual Fire Insurance Co. of Sheridan and Roosevelt Counties, Dagmar, Montana.
Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Mont.
Farmers' Mutual Fire & Lightning Insurance Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.
Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Mont.
Finnish Mutual Fire Insurance Co. of Carbon County, Red Lodge, Mont.
Flathead Farmers' Mutual Insurance Co., Kalispell, Mont.
Lincoln County Farmers Mutual Insurance Co., Eureka, Mont.
Mutual Fire & Lightning Insurance Co. of Richland County, Sidney, Mont.
Rural Mutual Fire Insurance Co. of Missoula County, Missoula, Mont.

Life Companies

Aetna Life Insurance Company, Hartford, Conn.
Bankers' Life Co., Des Moines, Iowa.
Bankers' Reserve Life Co., The, Omaha, Neb.
Benefit Association of Railway Employees, Chicago, Ill.
Capitol Life Insurance Co. of Colorado, Denver, Colo.
Central Life Assurance Society of the U. S. (Mutual), Des Moines, Iowa.
Central States Life Insurance Co., St. Louis, Mo.
Commonwealth Life Insurance Co. of Nebraska, Omaha, Neb.
Continental Life Insurance Co., St. Louis, Mo.
Dakota Life Insurance Co., Watertown, S. D.
Equitable Life Assurance Society of U. S., New York, N. Y.
Equity Life Insurance Co., Great Falls, Mont.
Federal Life Insurance Co., Chicago, Ill.
First National Life Insurance Co., Pierre, S. D.
Great Northern Life Insurance Co., Wasau, Wis.
International Life Insurance Co., St. Louis, Mo.
Kansas City Life Insurance Co., Kansas City, Mo.
Lincoln National Life Insurance Co., Fort Wayne, Ind.
Manhattan Life Insurance Co., New York, N. Y.
Massachusetts Protective Life Assurance Co., Worcester, Mass.
Merchants' Life Insurance Co., Des Moines, Iowa.
Metropolitan Life Insurance Co., New York, N. Y.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.
Missouri State Life Insurance Co., St. Louis, Mo.
Montana Life Insurance Co., Helena, Mont.
Mutual Benefit Life Insurance Co., Newark, N. J.
Mutual Life Insurance Co. of New York, New York, N. Y.
Mutual Trust Life Insurance Co., Chicago, Ill.
National Life Insurance Co., Montpelier, Vt.
National Life Insurance Co. of the U. S. A., Chicago, Ill.
New World Life Insurance Co., Spokane, Wash.
New York Life Insurance Co., New York, N. Y.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.
Northwestern National Life Insurance Co., Minneapolis, Minn.
Occidental Life Insurance Co., Los Angeles, Cal.
Pacific Mutual Life Insurance Co., Los Angeles, Cal.
Penn Mutual Life Insurance Co., Philadelphia, Pa.
Prudential Insurance Co. of America, Newark, N. J.
State Life Insurance Co. of Iowa, Des Moines, Iowa.
State Life Insurance Co. of Montana, Great Falls, Mont.
Travelers' Insurance Co., Hartford, Conn.
Union Central Life Insurance Co., Cincinnati, Ohio.
West Coast Life Insurance Co., San Francisco, Cal.

Life Reinsurance Companies

American Central Life Insurance Co., Indianapolis, Ind.
Reinsurance Life Co. of America, Des Moines, Iowa.

Miscellaneous

Aetna Casualty & Surety Co., Hartford, Conn.
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident.)
American Automobile Insurance Company, St. Louis, Mo.
American Surety Co. of New York, New York, N. Y.
Continental Casualty Co., Hammond, Ind.
Continental Life Insurance Co., Kansas City, Mo. (Health and Accident.)
Eagle Indemnity Company, New York, N. Y.
Employers' Indemnity Corporation, Kansas City, Mo.
Employers' Liability Assurance Corporation, Ltd., London, England.
Equitable Life Assurance Society of U. S., New York, N. Y. (Health and Accident.)
Federal Casualty Co., Detroit, Mich.
Federal Life Insurance Co., Chicago, Ill. (Health and Accident.)
Federal Surety Co., Davenport, Iowa.
Fidelity & Casualty Co., New York, N. Y.
Fidelity & Deposit Co. of Maryland, Baltimore, Md.
Hartford Accident & Indemnity Co., Hartford, Conn.
Hartford Livestock Insurance Co., New York, N. Y.
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.
Indemnity Insurance Co. of North America, Philadelphia, Pa.
Integrity Mutual Casualty Co., Chicago, Ill.
Lincoln Accident & Life Co., Lincoln, Neb.
Lloyds Plate Glass Insurance Co., New York, N. Y.
London Guarantee & Accident Co., Ltd., London, England.
Loyal Protective Insurance Co., Boston, Mass.
Maryland Casualty Co., Baltimore, Md.
Massachusetts Bonding & Insurance Co., Boston, Mass.
Massachusetts Protective Association, Worcester, Mass.
Metropolitan Life Insurance Co., New York, N. Y. (Health and Accident.)
National Casualty Co., Detroit, Mich.
National Life Insurance Co. of U. S. A., Chicago, Ill. (Health and Accident.)
National Surety Co., New York, N. Y.
New York Plate Glass Insurance Co., New York, N. Y.
North American Accident Insurance Co., Chicago, Ill.
Ocean Accident & Guarantee Corporation, Ltd., London, England.
Pacific Mutual Life Insurance Co., Los Angeles, Cal. (Health and Accident.)
Preferred Accident Insurance Co., New York, N. Y.
Royal Indemnity Co., New York, N. Y.
Southern Surety Co., Des Moines, Iowa.
Standard Accident Insurance Co., Detroit, Mich.
Travelers' Insurance Co., Hartford, Conn. (Health and Accident.)
United States Casualty Co., New York, N. Y.
United States Fidelity & Guaranty Co., Baltimore, Md.
Western Casualty Co., The, Denver, Colo.

Miscellaneous Reinsurance Companies

European General Reinsurance Co., Ltd., London, England.
First Reinsurance Co. of Hartford, Hartford, Conn.
General Casualty & Surety Reinsurance Corporation, New York, N. Y.

Fraternal Societies

Aid Association for Lutherans, Appleton, Wis.
Ancient Order of United Workmen, Fargo, N. D.
Catholic Knights of America, St. Louis, Mo.
Catholic Order of Foresters, Chicago, Ill.
Court of Honor Life Association, Springfield, Ill.
Croatian League of Illinois, Chicago, Ill.
Degree of Honor Protective Association, St. Paul, Minn.
Fraternal Aid Union, Lawrence, Kansas.
Grand Aerie Fraternal Order of Eagles, Kansas City, Mo.
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.
Homesteaders, The, Des Moines, Iowa.
Independent Order of Foresters, Toronto, Canada.
Knights of Columbus, New Haven, Conn.

Knights of Pythias, Supreme Lodge, Indianapolis, Ind.
Ladies' Catholic Benevolent Association, Erie, Pa.
Ladies of the Maccabees, Port Huron, Mich.
Lutheran Brotherhood, Minneapolis, Minn.
Maccabees, The, Detroit, Mich.
Modern Brotherhood of America, Mason City, Iowa.
Modern Woodmen of America, Rock Island, Ill.
National Croatian Society of U. S. A., Pittsburgh, Pa.
National Slovak Society of U. S. A., Pittsburgh, Pa.
National Union Assurance Society, Toledo, Ohio.
Neighbors of Woodcraft, Portland, Ore.
Railway Mail Association, Portsmouth, N. H.
Royal Arcanum, Boston, Mass.
Royal Highlanders, Lincoln, Neb.
Royal Neighbors of America, Rock Island, Ill.
Security Benefit Association, Topeka, Kansas.
Sons of Norway, Minneapolis, Minn.
South Slavonic Catholic Union, Ely, Minn.
United Artisans, Portland, Ore.
United Commercial Travelers of America, The Order of, Columbus, Ohio.
United Order of Americans, Milwaukee, Wis.
Western Bohemian Fraternal Association, Cedar Rapids, Iowa.
Woman's Benefit Association of the Maccabees, Port Huron, Mich.
Woodmen of the World, Denver, Colo.
Yeomen, Brotherhood of American, Des Moines, Iowa.

ASSESSMENT COMPANIES

Life

Guarantee Fund Life Association, Omaha, Neb.
Illinois Bankers' Life Association, Monmouth, Ill.

Miscellaneous

Inter-State Business Men's Accident Association, Des Moines, Iowa.
Mutual Benefit Health & Accident Association, Omaha, Neb.

COMPARATIVE STATEMENT
Receipts for the Insurance Years Ending December 31st

	1923		1924	
Agents' Licenses@ \$ 5.00	8,977	\$ 44,885.00	8,215	\$ 41,075.00
Annual Statements@ 25.00	326	8,150.00	315	7,875.00
Taxes on Gross Premiums.....		230,327.92		229,589.98
Filing Charters and First Papers..@ 300.00	24	7,200.00	7	2,100.00
Fraternal Order Fees@ 10.00	41	410.00	40	400.00
Fire Marshal Fund		9,157.60		9,229.93
Miscellaneous Receipts		1,557.00		632.00
 Totals.....		\$301,687.52		\$290,901.91

SUMMARY OF COMPANIES

Doing Business in the State April 1, 1925

Fire Companies	148
*Domestic Mutuals (Fire)	1
Fire Reinsurance Companies	53
Life Insurance Companies	43
Assessment Life Insurance Companies.....	2
Life Reinsurance Companies	2
Miscellaneous Insurance Companies	45
Miscellaneous Reinsurance Companies	3
Fraternal Insurance Societies	38
**Farmers' Mutual Insurance Companies	9
	<hr/> 344

*Organized under the provisions of Sections 6170 to 6184, R. C. 1921.

**Organized under the provisions of Sections 6185 to 6205, R. C. 1921.

LIFE INSURANCE

Insurance in force December 31, 1923, 81,974 policies.....	\$183,903,902.68
Insurance issued during year 1924.....	36,574,207.38
Total.....	\$220,478,110.06
Insurance ceased to be in force, 1924.....	27,461,843.58
Insurance in force December 31, 1924, 83,902 policies.....	\$193,016,276.48

	1923	1924	Increase
Insurance in force	\$183,903,902.68	\$193,016,276.48	\$9,112,373.80
Amount of policies issued.....	33,931,679.47	36,574,207.38	2,642,627.91
Number of policies issued	12,880	14,951	2,071
Premium Receipts	5,228,919.38	5,741,142.96	512,223.58
Losses incurred	1,361,249.63	1,578,815.91	217,566.28
Losses paid	1,352,008.02	1,587,781.97	235,773.95

ASSESSMENT LIFE INSURANCE

Insurance in force December 31, 1923, 1,940 policies.....	\$ 5,899,648.00
Insurance issued during year 1924.....	642,500.00
Total.....	\$ 6,542,148.00
Insurance ceased to be in force, 1924.....	1,217,458.00
Insurance in force December 31, 1924, 1,774 policies.....	\$ 5,324,690.00
Decrease in Assessment Life Business in force over 1923.....	574,958.00

INDUSTRIAL BUSINESS

Insurance in force December 31, 1923, 64,629 policies.....	\$ 8,913,111.00
Insurance issued during year 1924.....	2,421,290.00
Total.....	\$11,334,401.00
Insurance ceased to be in force, 1924.....	1,651,698.00
Insurance in force December 31, 1924, 69,166 policies.....	\$ 9,682,703.00
Increase in Industrial Business in force over 1923.....	769,592.00

LEGAL RESERVE, INDUSTRIAL, AND ASSESSMENT LIFE COMPANIES

Total insurance in force December 31, 1923, 148,543 policies.....	\$ 198,716,661.68
Total insurance in force December 31, 1924, 154,842 policies.....	207,923,669.48
Increase of Life Business, all classes, over 1923.....	\$ 9,207,007.80

FIRE INSURANCE

	1923	1924	Increase
Net Risks Written	\$267,838,085.00	\$286,944,979.50	\$19,106,894.50
Net Premium Receipts	4,418,336.35	4,150,629.14	* 267,707.21
Fire Losses Paid	2,697,293.63	2,084,481.69	* 612,811.94
Fire Losses Incurred	2,435,173.87	2,253,697.66	* 181,476.21

*Decrease.

MISCELLANEOUS BUSINESS

Premiums Received

Accident	\$ 434,774.11
Health	83,414.01
Auto Liability	117,137.60
Liability other than Auto	57,108.94
Workmen's Compensation	182,076.94
Fidelity	113,829.34
Surety	177,626.06
Burglary and Theft	39,588.72
Automobile and Team Property Damage.....	72,179.31
Plate Glass	54,400.82
Steam Boiler	7,437.05
Sprinkler	301.29
Livestock	8,503.70
Miscellaneous	1,303.04
<hr/>	
Miscellaneous Business 1924.....	\$1,349,680.93
Miscellaneous Business 1923.....	1,372,544.88
<hr/>	
Decrease.....	\$ 22,863.95

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES

Fire Companies	\$ 4,150,629.14
Life Companies	5,801,423.19
Assessment Life Companies	97,159.89
Industrial Insurance	403,284.50
Miscellaneous Companies	1,349,680.93
Fraternal Societies	1,081,311.76
<hr/>	
Total Premiums Received 1924.....	\$12,883,489.41
Total Premiums Received 1923.....	12,479,074.02
<hr/>	
Increase.....	\$ 404,415.39

SECURITIES ON DEPOSIT

January 1, 1925

As provided under Sections 6258 and 6261, Revised Codes, 1921.

EQUITY LIFE INSURANCE COMPANY, Great Falls.....	\$ 100,926.00
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Detail

First Mortgages on Real Estate.....	\$ 48,200.00
U. S. Liberty Bonds and Stamps.....	38,100.00
Municipal Bonds and Warrants.....	14,626.00
	\$ 100,926.00

MONTANA LIFE INSURANCE COMPANY, Helena.....	\$4,039,527.46
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Detail

First Mortgages on Real Estate.....	\$1,416,893.24
U. S. Liberty Bonds	627,000.00
State and Municipal Bonds and Warrants.....	960,735.20
Corporation Bonds	621,500.00
Policy Loans	413,399.02
	\$4,039,527.46

STATE LIFE INSURANCE COMPANY, Great Falls.....	\$ 343,246.29
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Detail

First Mortgages on Real Estate.....	\$ 211,472.00
U. S. Liberty Bonds and Certificates.....	39,000.00
Municipal Bonds and Warrants.....	71,089.34
Corporation Bonds	8,000.00
Loans Secured by Collateral	2,250.00
Policy Loans	11,434.95
	\$ 343,246.29

TOTAL.....	\$4,483,699.75
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SUMMARY

First Mortgages on Real Estate.....	\$1,676,565.24
U. S. Securities	704,100.00
Municipal Securities	1,046,450.54
Corporation Bonds	629,500.00
Collateral Loans	2,250.00
Policy Loans	424,833.97
	\$4,483,699.75

TABLES
OF
Fire, Life, Miscellaneous and Fraternal
Business

LIFE INSURANCE

Statement Showing Business Transacted in Montana for the Cal

NAME	Insurance Written	
	1923	
	Policies Issued	Amount
Aetna (Conn.)	154	\$ 2,953,139.80
Bankers (Iowa)	853	3,036,291.00
Bankers (Neb.)	114	423,981.00
Capitol (Colo.)	102	187,500.00
Central (Iowa)	500	905,967.04
Central (Mo.)	40	111,000.00
Continental (Mo.)	182	364,285.00
Dakota (S. D.)	10	62,694.30
Equitable (N. Y.)	1,267	2,860,800.00
Equity (Mont.)	114	219,500.00
Federal (Ill.)	206	318,000.00
Great Northern (Wis.)		
International (Mo.)	134	427,038.00
Kansas City (Mo.)	149	427,000.00
Lincoln (Ind.)	363	744,296.00
Manhattan (N. Y.)	115	259,868.00
Massachusetts (Mass.)		
Merchants (Iowa)	21	46,000.00
Metropolitan (N. Y.)	2,454	4,207,553.00
Minnesota (Minn.)	121	421,546.00
Missouri State (Mo.)	15	101,214.00
Montana (Mont.)	832	2,089,970.00
Mutual Benefit (N. J.)	107	242,075.00
Mutual (N. Y.)	679	1,996,095.12
Mutual Trust (Ill.)	141	328,962.00
National (Vt.)	81	249,350.29
National (Ill.)	4	15,707.92
New World (Wash.)	68	148,200.00
New York (N. Y.)	1,877	4,002,818.00
Northwestern Mutual (Wis.)	194	851,500.00
Northwestern National (Minn.)	513	1,279,887.00
Occidental (Cal.)	66	126,000.00
Pacific Mutual (Cal.)	293	899,256.00
Penn Mutual (Pa.)	238	813,613.00
Prudential (N. J.)	204	773,429.00
Royal Union (Iowa)	78	216,000.00
State (Mont.)	326	730,000.00
Travelers (Conn.)	241	800,143.00
Union Central (Ohio)	41	122,000.00
U. S. National Life & Casualty (Ill.)		
West Coast (Cal.)	1	1,000.00
TOTALS.....	12,880	\$33,768,679.47

INDUSTRIAL BUSINESS

Metropolitan (N. Y.)	18,693	\$ 2,751,353.00
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ASSESSMENT LIFE ASSOCIATIONS

Guarantee Fund (Neb.)	266	\$ 759,500.00
Illinois Bankers (Ill.)	107	282,500.00
AGGREGATE.....	31,946	\$37,725,032.47

* Deduct.

CE COMPANIES

TABLE "A"

endar Year 1924 and Exhibiting Comparisons With Previous Year

Insurance Written		Premiums Received		
1924		1923	1924	
Policies Issued	Amount	Amount	Ordinary	Group
181	\$ 920,723.57	\$ 72,025.91	\$ 75,845.98	\$ 771.93
1,001	3,691,536.00	201,138.43	317,004.84	.....
55	116,892.50	46,753.88	39,825.96	.....
195	333,500.00	19,821.26	27,001.98	.....
435	838,715.29	175,709.12	177,050.11	.....
35	96,000.00	24,664.25	22,742.48	.....
639	1,342,783.00	100,838.95	107,116.95	.....
148	247,500.00	19,491.25	24,339.34	.....
1,499	3,687,173.00	339,133.20	425,100.78	33,155.47
310	549,500.00	11,523.81	27,791.92	.....
2	3,000.00	3,035.67	1,244.64	.....
1	2,000.00	.....	206.10	.....
96	247,618.00	89,360.89	83,195.62	.....
160	440,500.00	42,550.09	48,820.86	.....
270	452,879.00	95,838.96	101,537.28	.....
79	164,004.55	55,230.14	55,132.97	.....
31	53,000.00	.....	709.44	.....
113	244,792.00	11,725.39	15,852.82	.....
2,326	5,602,746.00	490,895.70	531,697.61	20,970.64
86	215,611.00	63,636.47	60,978.10	.....
86	258,064.00	18,376.95	23,746.72	242.83
1,189	2,570,480.00	691,802.90	736,436.16	.....
151	422,759.00	76,744.21	86,204.64	.....
723	1,647,450.96	376,216.12	457,774.57	.....
163	305,537.00	17,382.08	19,690.13	.....
68	233,084.21	86,980.09	119,161.79	.....
*	3,130.70	26,533.12	23,220.46	.....
83	153,600.00	71,115.52	63,866.39	.....
2,180	4,372,020.00	905,275.07	931,925.34	.....
161	612,000.00	245,870.95	290,309.02	.....
845	2,044,903.00	180,218.29	219,121.21	.....
44	156,000.00	3,421.63	6,592.34	.....
211	598,584.00	80,819.96	91,539.82	.....
294	978,060.00	76,470.94	104,755.60	.....
211	1,018,943.00	160,360.77	192,387.49	4,507.68
146	217,640.00	12,949.45	23,476.02	.....
384	837,538.00	106,488.93	115,790.55	.....
310	793,701.00	38,319.61	51,763.41	631.68
16	50,000.00	41,096.73	34,134.24	.....
30	57,500.00	4,128.15	6,051.28	.....
14,951	\$36,574,207.38	\$ 5,088,616.65	\$ 5,741,142.96	\$60,280.23

INDUSTRIAL BUSINESS

16,273	\$ 2,421,290.00	\$ 343,708.19	\$ 403,284.50
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ASSESSMENT LIFE ASSOCIATIONS

180	\$ 521,000.00	\$ 89,912.25	\$ 86,535.60
53	121,500.00	15,803.70	10,624.29
31,457	\$39,637,997.38	\$ 5,678,343.52	\$ 6,241,587.35	\$60,280.23

LIFE INSURANCE Statement Showing Business Transacted in Montana for the Cal

NAME	Losses Incurred During 1924		Losses Paid During 1924	
	No.	Amount	No.	Amount
Aetna (Conn.)	16	\$ 40,394.00	16	\$ 40,394.00
Bankers (Iowa)	62	140,783.00	62	140,731.00
Bankers (Neb.)	3	15,000.00	3	15,000.00
Capitol (Colo.) .....	.....	.....	.....	.....
Central (Iowa)	10	19,026.58	10	19,026.58
Central (Mo.)	1	2,500.00	1	2,500.00
Continental (Mo.)	11	15,984.05	11	15,984.05
Dakota (S. D.) .....	.....	.....	.....	.....
Equitable (N. Y.)	44	\$1,060.70	44	92,652.70
Equity (Mont.)	1	1,000.00	1	1,000.00
Federal (Ill.)	2	3,000.00	1	1,000.00
Great Northern (Wis.) .....	.....	.....	.....	.....
International (Mo.)	7	17,349.00	7	17,349.00
Kansas City (Mo.)	1	2,500.00	4	8,500.00
Lincoln National (Ind.)	8	24,000.00	8	19,000.00
Manhattan (N. Y.)	4	7,036.85	4	7,036.85
Massachusetts Protec. (Mass.) .....	.....	.....	.....	.....
Merchants (Iowa)	3	6,000.00	3	6,000.00
Metropolitan (N. Y.)	225	163,155.79	228	162,086.53
Minnesota Mutual (Minn.)	5	14,491.00	6	16,491.00
Missouri State (Mo.) .....	.....	.....	.....	.....
Montana (Mont.)	39	119,000.00	35	104,500.00
Mutual Benefit (N. J.)	23	45,129.00	24	45,065.00
Mutual (N. Y.)	72	202,409.61	72	202,409.61
Mutual Trust (Ill.)	2	4,403.00	2	4,403.00
National (Vt.)	14	18,164.32	16	21,164.32
National (Ill.)	5	10,000.00	5	10,000.00
New World (Wash.)	5	13,500.00	4	13,000.00
New York (N. Y.)	135	307,412.02	130	299,531.02
Northwestern Mutual (Wis.)	58	134,106.40	56	126,606.40
Northwestern National (Minn.)	8	16,000.00	8	16,000.00
Occidental (Cal.)	1	80.00	1	80.00
Pacific Mutual (Cal.)	5	11,015.00	5	11,015.00
Penn Mutual (Pa.)	3	37,863.00	8	67,863.00
Prudential (N. J.)	40	42,549.10	35	37,489.42
Royal Union (Iowa) .....	.....	.....	.....	.....
State (Mont.)	1	1,000.00	1	1,000.00
Travelers (Conn.)	3	13,028.50	3	13,028.50
Union Central (Ohio)	21	47,827.13	21	47,827.13
U. S. Nat. Life & Cas. (Ill.) .....	.....	.....	.....	.....
West Coast (Cal.)	2	2,047.86	2	2,047.86
TOTALS.....	840	\$1,578,815.91	837	\$1,587,781.97
INDUSTRIAL BUSINESS				
Metropolitan (N. Y.)	590	\$ 74,854.40	580	\$ 73,508.40
ASSESSMENT LIFE ASSOCIATIONS				
Guarantee Fund (Neb.)	13	\$ 41,000.00	13	\$ 41,000.00
Illinois Bankers (Ill.) .....	.....	.....	1	2,000.00
AGGREGATE.....	1,443	\$1,694,670.31	1,431	\$1,704,290.37

CE COMPANIES (Continued) TABLE "A"
endar Year 1924 and Exhibiting Comparisons With Previous Year

Amount in Force Dec. 31, 1923	In Force Dec. 31, 1924		Increase or Decrease of Insurance in Force Dec. 31, 1924	Premium Tax Paid
	No.	Amount		
\$ 3,163,125.43	816	\$ 3,666,016.28	\$ 502,890.85	\$ 3,725.09
10,892,887.00	4,514	12,700,217.00	* 1,807,330.00	6,758.99
1,376,022.25	463	1,207,027.75	* 168,994.50	821.52
562,000.00	417	764,500.00	* 202,500.00	562.55
5,755,614.04	2,811	5,528,115.33	* 227,498.71	4,278.32
1,019,315.00	367	931,000.00	* 88,315.00	464.68
3,052,016.00	1,877	3,928,869.00	876,853.00	2,282.27
652,583.65	285	760,900.48	108,316.83	604.97
12,053,554.00	5,706	15,092,128.00	3,038,574.00	8,054.79
337,000.00	442	795,000.00	458,000.00	513.34
286,000.00	138	201,000.00	* 85,000.00	125.00
3,066,102.00	1	2,000.00	* 2,000.00	163.82
1,599,500.00	1,274	2,687,933.00	* 378,169.00	1,618.68
2,549,002.00	706	1,795,680.00	* 196,180.00	1,001.42
	1,483	2,491,065.00	* 57,937.00	2,026.53
1,660,149.00	740	1,613,118.55	* 47,030.45	1,090.85
460,098.00	31	53,000.00	53,000.00	125.00
14,674,651.00	338	696,799.00	236,701.00	340.65
2,132,517.00	14,559	18,315,926.00	3,641,275.00	18,556.88
	782	1,888,813.00	* 243,704.00	1,053.97
570,093.00	257	715,755.00	* 145,662.00	535.53
19,350,329.00	7,545	19,319,186.00	* 31,143.00	125.00
3,739,367.00	1,571	3,922,751.00	* 183,384.00	1,566.72
15,037,939.00	5,249	14,348,965.00	* 688,974.00	5,309.51
618,508.00	357	695,814.00	77,306.00	408.43
3,488,881.33	1,350	3,533,191.15	* 44,309.82	1,382.78
900,773.05	494	814,843.36	* 85,929.69	471.02
2,284,622.93	928	2,090,972.58	* 193,650.35	1,447.15
28,380,533.00	13,066	29,985,608.00	* 1,605,075.00	16,517.47
12,692,379.00	4,213	11,997,766.00	* 694,613.00	3,254.23
6,558,248.00	2,962	7,949,235.00	1,390,987.00	4,072.91
141,000.00	240	576,525.00	435,525.00	174.13
2,479,802.00	896	2,641,346.00	161,544.00	3,241.81
3,041,108.00	1,158	3,593,194.00	552,086.00	1,840.13
5,996,317.00	2,148	7,096,320.00	1,100,003.00	3,399.28
737,777.00	379	660,225.00	* 77,552.00	565.24
4,257,664.00	1,870	4,103,557.00	* 154,107.00	336.33
1,812,590.00	744	2,236,367.00	* 423,777.00	1,735.30
1,730,003.00	658	1,468,782.00	* 261,221.00	794.71
	.....	.....	.....	125.00
108,541.00	67	146,765.00	38,224.00	157.33
\$180,273,611.00	83,902	\$193,016,276.48	.....	\$161,629.33
INDUSTRIAL BUSINESS				
\$ 8,913,111.00	69,166	\$ 9,582,703.00	\$ 669,592.00	.....
ASSESSMENT LIFE ASSOCIATIONS				
\$ 5,123,000.00	1,482	\$ 4,674,500.00	* \$ 448,500.00	\$ 1,755.51
776,648.00	292	650,190.00	* 126,458.00	237.55
\$194,230,070.68	154,842	\$207,923,669.48	.....	\$103,622.39

LIFE INSURANCE COMPANIES **TABLE "B"**
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1924

NAME	Paid Up Capital	Admitted Assets	Net Liabilities	Total Liabilities Including Capital	Unassigned Funds Surplus	Surplus as Regards Policyholders
Aetna (Conn.)	\$10,000,000.00	\$245,556,619.31	\$214,556,488.63	\$224,556,488.63	\$ 21,000,130.68	\$ 31,000,130.68
Bankers (Iowa)	Mutual	71,803,669.62	69,284,890.80	69,284,890.80	2,518,778.82	2,518,778.82
Bankers (Neb.)	100,000.00	15,209,053.58	13,740,720.43	13,840,720.43	1,368,333.15	1,468,333.15
Capitol (Colo.)	250,000.00	7,131,728.89	6,654,853.69	6,654,853.69	476,875.20	726,875.20
Central (Iowa)	Mutual	18,328,250.55	16,528,385.15	16,528,385.15	1,799,865.40	1,799,865.40
Central (Mo.)	400,000.00	6,378,020.73	5,846,907.02	6,246,907.02	131,123.71	531,123.71
Continental (Mo.)	500,000.00	9,014,197.99	8,300,480.15	8,500,480.15	213,717.84	713,717.84
Dakota (S. D.)	300,000.00	3,748,567.24	2,138,670.42	2,438,670.42	309,896.82	609,896.82
Equitable (N. Y.)	100,000.00	725,611,953.71	675,574,148.73	675,574,148.73	50,037,826.98	50,137,826.98
Equity (Mont.)	108,875.00	145,828.75	31,355.87	140,230.87	9,597.88	118,472.88
Federal (Ill.)	300,000.00	7,561,878.27	7,109,421.36	7,409,421.36	152,456.91	452,456.91
Great Northern (Wis.)	250,000.00	3,209,941.13	2,784,757.66	3,034,757.66	175,183.47	425,183.47
International (Mo.)	937,500.00	33,878,588.68	31,848,561.27	32,786,061.27	1,092,527.41	2,030,027.41
Kansas City (Mo.)	500,000.00	34,466,875.28	31,660,975.36	32,160,975.36	2,305,899.92	2,805,899.92
Lincoln (Ind.)	1,000,000.00	24,602,446.41	22,613,598.45	23,613,598.45	988,847.99	1,988,847.99
Manhattan (N. Y.)	100,000.00	19,201,064.73	18,495,369.46	18,585,369.46	605,695.27	705,695.27
Massachusetts Protective (Mass.)	200,000.00	334,245.65	30,763.96	230,763.96	103,481.69	303,481.69
Merchants (Iowa)	400,000.00	7,394,479.89	6,724,052.97	7,124,052.97	270,426.92	670,426.92
Metropolitan (N. Y.)	Mutual	1,628,174,348.20	1,537,086,277.49	1,537,086,277.49	91,088,070.71	91,088,070.71
Minnesota Mutual	Mutual	12,594,336.70	11,584,374.16	11,584,374.16	1,009,992.54	1,009,992.54
Missouri State (Mo.)	2,000,000.00	53,574,011.07	50,508,104.29	52,508,104.29	1,065,906.75	3,065,906.75
Montana (Mont.)	500,000.00	5,979,250.17	4,976,660.14	5,476,660.14	502,590.03	1,002,590.03
Mutual Benefit (N. J.)	Mutual	386,416,557.04	386,416,557.04	386,416,557.04	.....	.....
Mutual (N. Y.)	Mutual	714,063,793.06	714,063,793.06	714,063,793.06	.....	.....
Mutual Trust (Ill.)	Mutual	12,833,862.60	12,242,750.56	12,242,750.56	651,112.04	651,112.04
National (Vt.)	Mutual	94,147,173.08	88,378,432.14	88,378,432.14	5,768,740.94	5,768,740.94
National (Ill.)	1,000,000.00	27,012,306.07	23,999,163.23	24,999,163.23	2,013,142.84	3,013,142.84
New World (Wash.)	1,134,500.00	5,857,361.49	4,048,015.80	5,182,515.80	674,845.69	1,809,345.69
New York (N. Y.)	Mutual	1,055,896,210.42	1,055,896,210.42	1,055,896,210.42	.....	.....
Northwestern Mutual (Wis.)	Mutual	632,002,040.35	588,622,895.42	588,622,895.42	43,379,144.93	43,379,144.93

Northwestern National (Minn.).....	Mutual	19,002,473.55	17,792,212.32	17,792,212.32	1,210,261.23
Occidental (Cal.)	250,000.00	7,445,394.56	7,021,065.21	7,271,065.21	174,329.35
Pacific Mutual (Cal.)	1,500,000.00	91,998,853.20	86,240,764.68	87,740,764.68	4,258,088.52
Penn Mutual (Pa.)	Mutual	290,961,224.90	290,961,224.90	290,961,224.90	45,050,758.64
Prudential (N. J.)	2,000,000.00	1,196,348,261.09	1,149,297,502.45	1,151,297,502.45	47,050,758.64
Royal Union (Iowa)	250,000.00	17,061,317.06	16,560,613.12	16,810,613.12	250,733.94
State (Mont.)	117,500.00	829,872.62	583,642.95	701,142.95	128,729.67
Travelers (Conn.)	10,000,000.00	329,096,081.12	301,515,303.37	311,515,303.37	17,580,777.75
Union Central (Ohio)	2,500,000.00	205,954,402.84	192,709,528.53	195,209,528.53	10,744,874.31
U. S. Nat. Life & Cas. (Ill.)	300,000.00	910,035.72	384,304.37	684,304.37	225,731.35
West Coast (Cal.)	500,000.00	10,649,568.31	9,541,231.90	10,041,231.90	608,336.41
ASSESSMENT LIFE ASSOCIATIONS					
Guarantee Fund (Neb.)	Assessment	8,183,828.04	1,938,877.37	1,938,877.37	.....
Illinois Bankers (Ill.)	Assessment	4,471,064.90	943,711.99	943,711.99	.....

FIRE INSURANCE Statement Showing the Business Transacted in Montana for the Calendar Year 1924 (For Segregation 1924 Business Segregation)

NAME	Net Risks Written		Net Premiums Received	
	1923	1924	1923	1924
Aetna (Conn.)	\$ 7,556,806.00	\$ 10,828,036.00	\$ 118,467.13	\$ 127,506.24
Agricultural (N. Y.)	785,300.00	1,088,300.00	18,954.13	15,633.56
Albany (N. Y.)	106,050.00	125,750.00	1,669.44	2,261.54
Alliance (Pa.)	1,518,819.00	1,245,902.00	15,261.74	13,692.89
American Alliance (N. Y.)	748,843.00	412,873.00	18,551.72	23,721.87
American Central (Mo.)	2,988,352.00	4,256,163.00	45,960.63	46,053.46
American Eagle (N. Y.)	1,229,397.00	1,436,477.00	27,034.48	32,333.25
American Equitable (N. Y.)	272,113.00	195,355.00	4,646.59	3,325.63
American Insurance (N. J.)	2,119,058.00	2,127,600.00	39,334.79	36,494.83
American National (Ohio)	63,677.00	151,466.00	938.18	2,296.16
Atlas (London)	1,486,291.00	1,013,506.00	32,995.17	26,008.03
Automobile (Conn.)	4,631,468.00	9,555,110.00	57,570.39	94,380.08
Bankers & Shippers (N. Y.)	227,283.00	594,549.00	2,151.03	6,272.74
Boston (Mass.)	703,174.00	693,223.00	11,350.86	10,532.30
British America (Toronto)	661,427.00	648,300.00	9,118.75	7,598.54
Caledonian (Edinburgh)	945,694.00	966,885.00	17,338.24	17,285.76
California (Cal.)	1,036,450.00	1,232,166.00	25,906.71	18,739.93
Camden (N. J.)	879,896.00	799,752.00	13,555.72	12,605.84
Citizens (Mo.)	1,268,055.00	1,166,739.00	19,107.82	15,800.52
City of New York (N. Y.)		13,300.00		236.45
Columbia (N. J.)	434,556.00	356,906.00	8,513.02	5,452.42
Commerce (N. Y.)		135,840.00		1,443.16
Commercial Union (London)	5,228,099.00	6,983,282.00	32,899.82	30,045.43
Commercial Union (N. Y.)	280,694.00	375,684.00	7,424.45	5,317.49
Commonwealth (N. Y.)	702,507.00	718,416.00	10,937.76	15,162.98
Concordia (Wis.)	439,608.00	402,427.00	8,675.52	8,370.62
Connecticut (Conn.)	2,062,056.00	1,828,994.00	41,209.02	32,297.52
Continental (N. Y.)	6,143,855.00	7,182,758.00	135,302.70	161,658.09
County (Pa.)	171,751.00	113,263.00	2,908.95	2,000.89
Detroit F. & M. (Mich.)	349,437.00	351,347.00	5,896.04	4,951.44
Eagle (N. Y.)	218,204.00	196,960.00	2,317.92	2,979.56
Eagle Star & British Dom. (Eng.)	1,462,202.00	680,470.00	17,689.04	9,020.06
Employers Fire (Mass.)	159,132.00	163,041.00	2,297.38	2,158.99
Equitable F. & M. (R. I.)	433,085.00	417,510.00	7,323.13	6,873.75
Eureka Security F. & M. (Ohio)	87,916.00	172,804.00	1,215.68	1,744.81
Export (N. Y.)				
Federal (N. J.)	12,144,815.00	13,127,693.00	17,448.57	18,314.02
Fidelity-Phenix (N. Y.)	4,859,950.00	5,791,994.00	107,912.17	129,371.22
Fire Association (Pa.)	35,176.00	2,092,776.00	32,984.55	39,318.06
Fireman's Fund (Cal.)	10,919,817.00	11,156,027.00	147,380.84	160,877.07
Firemen's Insurance (N. J.)	954,479.00	638,205.00	16,751.24	10,457.09
Fitchburg Mutual (Mass.)	281,082.00	205,381.00	8,498.06	5,416.11
Franklin (Pa.)	3,266,797.00	2,742,743.00	68,029.76	87,136.56
General Fire Assurance (Paris)	4,886.00	107,729.00	761.24	845.31
Girard F. & M. (Pa.)	171,850.00	111,168.00	4,034.91	2,412.57
Glens Falls (N. Y.)	1,458,222.00	1,865,294.00	18,347.35	19,528.70
Globe & Rutgers (N. Y.)	997,366.00	6,149,551.00	20,254.24	44,482.72
Grain Dealers (Ind.)	60,475.00	216,605.00	14,627.69	18,263.47
Great American (N. Y.)	5,340,373.00	5,390,065.00	120,841.99	99,365.48
Hampton Roads F. & M. (Va.)	47,364.00	100,480.00	536.11	1,208.68
Hanover (N. Y.)	1,464,216.00	1,368,738.00	26,498.17	24,570.35
Hardware Dealers (Wis.)	1,654,739.00	1,642,815.00	27,275.88	28,578.05
Hartford (Conn.)	12,639,928.00	22,718,917.00	241,335.65	285,865.48
Home F. & M. (Cal.)	3,509,360.00	2,367,910.00	47,406.45	35,263.07
Home Insurance (N. Y.)	24,649,010.00	15,934,087.00	299,565.61	309,240.81

CE COMPANIES

alendar Year 1924 and Exhibiting Comparisons With Previous Year
e Tables D-1, -2, -3, -4, -5 and -6.)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received—%	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1923	1924		1923	1924		
\$35,701.06	\$ 78,786.98	61.79	\$ 49,045.70	\$ 59,961.97	\$ 307.03	\$ 2,575.12
10,637.69	6,413.13	33.84	9,433.49	3,801.79	26.13	337.67
-----	13.41	5.93	-----	13.41	5.39	125.00
6,985.03	7,157.78	52.27	8,180.77	5,697.38	28.94	298.86
3,880.83	17,671.21	74.49	8,106.83	17,915.41	13.04	499.44
15,119.20	33,536.03	72.82	17,629.75	21,381.18	107.76	946.07
5,367.61	13,813.45	42.72	9,945.42	13,593.77	40.94	671.67
* 150.29	1,255.35	37.75	2,733.71	1,110.35	8.31	125.00
9,380.21	16,960.36	43.12	14,323.73	14,743.52	90.54	754.90
114.77	141.52	6.16	114.77	11.48	5.54	125.00
11,951.15	6,387.52	34.78	11,757.90	4,657.85	62.18	545.16
34,340.93	44,025.63	47.41	33,242.82	34,757.79	128.58	1,823.53
535.52	2,902.80	46.28	540.38	1,927.95	15.10	150.45
7,485.40	4,471.40	45.28	8,798.41	5,984.65	24.33	235.64
130.84	2,710.84	36.78	1,870.84	2,062.71	19.00	176.97
2,003.68	6,848.61	39.62	3,125.25	7,083.97	43.16	370.72
9,358.46	15,453.79	82.46	13,452.29	13,246.51	46.85	487.24
6,372.46	1,787.03	14.18	5,196.46	3,809.03	31.81	277.12
7,656.82	11,661.34	73.80	11,992.27	10,550.79	39.38	341.01
-----	1,445.93	511.16	-----	1,965.71	.25	125.00
1,126.42	355.99	8.22	1,913.42	303.99	11.38	134.05
-----	379.44	26.29	-----	296.44	3.61	125.00
11,236.99	9,667.08	31.61	12,379.59	6,697.08	73.31	625.91
2,942.62	2,683.97	50.47	3,362.17	2,932.97	13.03	130.00
4,887.44	1,962.15	13.80	3,989.44	3,859.15	24.62	328.25
3,204.42	2,887.72	35.71	2,599.60	3,979.72	20.93	192.41
20,778.65	24,832.99	78.33	23,699.74	26,014.60	75.20	370.95
73,503.13	69,068.14	42.72	96,038.72	67,954.77	203.63	3,258.16
908.02	1,436.04	71.77	330.37	1,212.00	5.00	125.00
27.29	1,927.59	38.93	3,661.29	566.59	12.38	125.00
1,984.41	572.20	19.20	1,984.41	527.20	5.32	125.00
41,598.19	10,924.54	34.85	41,689.59	8,760.26	22.59	205.40
5,809.92	2,151.16	100.12	5,537.92	2,341.16	5.28	125.00
3,330.88	8,833.96	128.52	3,581.38	6,902.63	17.18	162.47
103.34	86.66	4.97	98.98	68.16	4.17	125.00
18,905.62	13,263.36	72.42	20,909.70	13,241.64	35.15	391.28
59,944.66	55,297.03	42.74	78,740.67	54,406.36	163.90	2,612.43
23,150.88	10,437.34	26.55	29,650.13	10,633.95	89.47	811.36
44,659.39	92,462.81	57.47	56,665.93	88,282.16	349.53	4,182.80
6,274.49	1,702.34	16.33	3,190.34	4,798.09	26.04	234.14
976.47	3,389.30	61.55	154.47	3,723.30	13.59	133.32
42,220.70	59,698.47	68.51	60,072.81	61,720.94	124.36	1,767.73
1,897.80	435.63	51.53	2,003.55	246.87	2.11	125.00
-----	15.08	0.63	.30	15.08	6.03	125.00
10,500.77	8,486.39	45.68	11,636.77	8,417.39	41.05	415.58
2,147.26	41,752.69	103.33	2,147.26	14,518.76	102.29	914.65
23,082.51	25,421.71	139.19	26,010.36	24,815.21	89.77	390.27
84,032.51	51,069.03	51.40	91,405.51	41,968.03	124.06	2,012.31
117.46	238.63	19.74	41.99	174.77	3.02	125.00
6,998.31	6,307.33	27.64	9,645.27	2,670.82	116.33	516.41
19,235.71	31,687.23	110.88	8,774.84	38,991.11	71.00	596.56
253,121.31	124,465.93	43.39	239,600.47	141,783.84	554.83	5,742.31
19,823.68	21,407.99	60.71	22,177.09	20,467.19	87.75	916.84
224,578.58	154,732.37	50.04	253,754.29	156,740.52	459.09	6,209.82

FIRE INSURAN

NAME	Net Risks Written		Net Premiums Received	
	1923	1924	1923	1924
Hudson (N. Y.)	\$ 539,210.00	\$ 530,479.00	\$ 14,036.44	\$ 16,268.58
Imperial (N. Y.)	606,959.00	762,798.00	9,651.43	9,105.79
Importers & Exporters (N. Y.) .....	.....	30,068.00	.....	428.89
Insurance Co. of N. A. (Pa.)	10,619,647.00	9,250,218.00	132,700.22	117,905.02
Insurance Co. of Pa. (Pa.)	538,683.00	502,073.00	9,610.84	9,158.26
Inter-State (Mich.) .....	.....	16,088.00	.....	202.02
Law, Union & Rock (London)	439,810.00	382,071.00	7,916.48	6,124.45
Liverp'l & London & Globe (Eng.)	3,254,584.00	3,684,574.00	66,911.38	54,789.88
London Assurance (London)	2,233,196.00	2,131,073.00	38,180.65	33,736.38
London & Lancashire (London)	1,046,700.00	733,777.00	18,495.04	12,051.52
Lon. & Prov. M. & Gen'l (Lon.)	3,966.00	35,163.00	514.61	648.09
Manhattan F. & M. (N. Y.) .....	.....	41,000.00	.....	531.12
Maryland Insurance (Md.)	177,612.00	207,415.00	3,430.33	3,882.55
Massachusetts F. & M. (Mass.)	103,694.00	225,814.00	2,789.03	17,212.38
Mechanics (Pa.)	223,217.00	256,816.00	4,818.66	4,073.52
Mercantile (N. Y.)	596,045.00	572,124.00	11,498.59	9,671.68
Merchants (Colo.)	685,012.00	597,703.00	12,561.90	11,658.25
Merchants (N. Y.)	2,133,564.00	2,179,515.00	38,320.15	37,504.95
Michigan F. & M. (Mich.)	408,711.00	375,561.00	6,955.39	5,703.28
Michigan Millers (Mich.)	527,282.00	628,435.00	14,504.03	14,714.95
Millers Mutual (Ill.)	93,213.00	72,013.00	6,346.12	5,670.86
Millers National (Ill.)	2,062,098.00	931,027.00	26,602.87	18,657.63
Mill Owners Mutual (Iowa)	2,144,311.00	2,361,077.00	29,143.95	23,437.00
Milwaukee Mechanics (Wis.)	2,009,250.00	2,146,524.00	38,725.86	44,035.85
Minneapolis F. & M. (Minn.) .....	.....	.....	.....	.....
Minnesota Impl. Mutual (Minn.)	2,157,537.00	2,052,441.00	23,406.22	22,892.97
National Ben Franklin (Pa.)	329,982.00	188,697.00	6,208.34	3,088.00
National Fire (Conn.)	2,723,609.00	3,439,596.00	48,096.81	54,335.71
National Liberty (N. Y.)	1,625,227.00	1,170,949.00	22,735.03	21,834.32
National Security (Neb.)	* 1,500.00	.....	* 40.70	.....
National Union (Pa.)	403,762.00	489,059.00	43,520.50	10,011.63
Netherlands (The Hague)	1,351,503.00	1,481,251.00	24,284.07	24,033.94
Newark (N. J.)	843,123.00	834,735.00	13,972.76	12,874.48
New Hampshire (N. H.)	982,821.00	601,369.00	12,225.92	9,969.96
New Jersey (N. J.)	206,897.00	187,734.00	2,658.00	2,657.02
New Zealand (Auckland)	671,819.00	643,015.00	11,322.57	10,424.94
Niagara (N. Y.)	3,345,388.00	3,486,586.00	65,102.95	51,309.79
North Brit. & Merc. (London)	3,041,710.00	2,603,667.00	50,432.47	42,719.59
North China (Shanghai)	141,439.00	91,358.00	2,131.73	1,343.43
North River (N. Y.)	1,972,822.00	1,513,551.00	19,694.25	20,835.71
Northern Assurance (London)	2,960,413.00	2,178,463.00	56,872.01	44,245.14
Northern Insurance (N. Y.)	533,390.00	448,450.00	8,489.27	5,852.27
Northwestern F. & M. (Minn.)	1,870,680.00	1,818,733.00	52,287.63	43,192.78
Northwestern Mutual (Wash.)	2,128,643.00	2,131,566.00	35,581.06	32,060.13
Northwestern National (Wis.)	2,234,871.00	1,888,897.00	41,206.59	38,650.00
Norwich Union (Norwich)	3,183,352.00	1,976,423.00	63,360.01	42,603.32
Ohio Millers Mutual (Ohio)	782,068.00	1,364,501.00	4,935.56	11,624.27
Orient (Conn.)	354,451.00	224,944.00	5,488.44	3,880.66
Pacific (N. Y.)	587,925.00	511,491.00	17,875.44	7,978.30
Pacific States (Ore.)	546,024.00	565,079.00	11,267.29	10,538.37
Palatine (London)	796,698.00	775,781.00	15,753.74	13,131.30
Patriotic (N. Y.)	173,710.00	130,839.00	1,973.58	2,064.92
Pennsylvania (Pa.)	1,850,209.00	1,138,437.00	23,122.39	20,735.15
Penn Millers Mutual (Pa.)	88,384.00	88,484.00	1,634.03	947.67
Philadelphia F. & M. (Pa.)	1,813,253.00	587,196.00	14,965.45	8,581.13

*Deduct.

CE COMPANIES

(Continued)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received—%	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1923	1924		1923	1924		
\$ 9,388.02	\$ 7,429.52	45.67	\$ 8,200.11	\$ 6,763.83	\$ 16.82	\$ 350.37
2,126.58	2,001.95	23.05	2,124.58	2,001.95	9.40	207.12
	759.86	177.17		415.86	1.06	
61,338.45	63,409.81	53.78	71,942.35	50,041.22	253.56	2,383.10
4,851.06	6,400.66	94.48	7,262.62	3,760.92	16.61	208.17
	14.21			54.42	.50	150.00
405.95	1,147.47	18.74	2,530.95	1,097.47	15.31	147.49
18,022.80	33,595.83	61.32	25,627.83	34,314.70	136.99	1,120.80
4,191.41	8,397.44	37.95	7,321.41	6,769.44	79.37	699.73
12,740.79	4,209.04	34.93	12,831.79	4,088.04	30.13	266.03
* 7.61	265.15	40.91	65.39	4.15	1.62	125.00
					1.32	125.00
650.99	1,211.37	31.20	528.99	1,621.37	3.89	125.00
	11,920.42	69.25		11,313.42	1.55	369.25
1,724.00	8,122.14	199.39	1,594.00	4,252.14	10.00	125.00
4,331.76	3,552.17	39.71	5,720.76	2,727.17	22.16	218.43
2,298.79	4,102.81	37.13	6,013.17	5,133.84	29.15	258.17
12,200.14	28,296.77	81.55	14,794.40	25,786.77	82.88	775.10
3,114.09	2,857.16	50.10	3,264.09	2,152.41	14.26	171.10
6,333.09	15,891.89	108.00	10,800.59	16,105.89	33.70	404.37
14,725.28	468.25	8.26	14,725.28	468.25	14.18	138.42
21,351.70	25,095.99	134.51	26,522.70	17,890.99	45.22	398.15
20,305.55	9,434.77	40.26	23,582.69	9,077.27	58.21	493.74
7,356.34	20,779.38	47.19	7,495.55	16,932.36	92.90	905.72
			1,776.13			125.00
13,581.25	34,882.82	152.37	10,747.25	29,882.82	57.11	482.85
110.72	1,673.57	54.20	3,151.52	400.90	7.72	125.00
26,350.68	49,096.39	90.36	22,402.39	48,049.50	135.49	1,111.71
6,273.01	10,454.68	44.51	7,238.01	10,893.90	52.39	461.69
64.21			64.21			125.00
24,840.60	1,002.18	11.53	24,819.60	352.18	24.81	225.23
1,556.22	6,091.22	20.10	4,769.08	6,508.61	59.96	505.68
6,764.98	6,801.06	52.83	6,624.98	7,852.06	26.10	282.49
5,336.50	6,635.92	66.83	3,866.00	7,167.66	24.83	224.40
521.37	2,251.78	93.51	2,138.51	2,237.88	6.58	125.00
4,388.76	1,443.14	13.84	5,899.29	2,931.98	26.06	233.50
31,993.04	22,038.15	42.95	39,692.04	13,784.15	105.99	1,051.20
38,951.60	22,795.94	69.24	48,140.60	21,442.94	103.85	879.39
113.86	1,258.10	93.64		1,145.10	3.36	125.00
2,467.99	8,894.37	44.51	5,893.99	3,014.37	48.01	441.71
56,052.88	37,641.42	85.07	64,862.46	39,622.03	104.18	909.90
1,118.59	6,114.83	101.22	1,661.09	4,204.83	14.63	142.05
38,210.28	12,008.61	27.80	39,137.25	15,267.85	107.14	888.86
12,566.64	26,394.70	63.61	29,591.64	19,498.77	79.76	733.85
16,299.65	29,999.75	77.62	14,921.48	30,629.70	80.12	798.00
35,195.02	22,142.44	51.97	38,956.51	18,611.28	65.01	877.06
4,337.93	15,726.83	35.29	8,925.50	17,839.26	58.12	290.61
4,230.34	4,194.38	108.08	4,308.34	808.88	9.70	125.00
1,717.09	5,203.97	65.23	1,761.39	3,878.02	9.85	184.57
3,795.48	4,719.65	44.79	3,998.43	4,352.05	19.36	249.61
4,409.29	9,092.49	67.45	6,848.10	3,543.49	32.60	287.63
366.98	663.73	32.14	466.98	563.73	5.07	125.00
7,392.07	6,292.66	32.38	18,737.07	4,466.66	41.68	439.70
288.88	96.48	10.18	288.85	101.32	2.37	125.00
1,839.31	2,382.10	27.76	1,723.74	2,374.39	16.43	196.62

*Deduct.

FIRE INSURAN

NAME	Net Risks Written		Net Premiums Received	
	1923	1924	1923	1924
Phoenix Assurance (London)	\$ 5,119,148.00	\$ 3,851,037.00	\$ 49,470.51	\$ 39,144.74
Phoenix (Conn.)	2,971,562.00	2,747,498.00	54,677.78	48,577.20
Providence Washington (R. I.).....	1,030,669.00	1,287,895.00	34,027.66	45,654.66
Queen (N. Y.)	3,651,076.00	3,889,442.00	57,283.53	55,202.68
Queensland (Sydney)	293,051.00	210,178.00	4,985.54	3,471.44
Ranchers Hail & Fire (Mont.).....	65,010.00	150,872.50	3,452.97	12,337.94
Reliance (Pa.)	569,855.00	390,301.00	9,735.93	7,635.35
Retail Hardware (Minn.)	1,782,682.00	1,542,170.00	19,907.30	17,443.54
Rhode Island (R. I.)	208,400.00	288,891.00	3,235.05	5,212.64
Richmond (N. Y.)	656,424.00	296,962.00	6,326.28	4,321.06
Rocky Mountain (Mont.)	* 444,545.00	2,888,664.00	23,296.62	54,452.56
Royal Exchange (London)	900,043.00	449,063.00	13,414.41	8,785.09
Royal Insurance (Liverpool)	5,651,365.00	5,909,484.00	96,186.30	86,046.19
Safeguard (N. Y.)	569,858.00	319,468.00	9,588.41	5,592.44
Scot. Union & Nat'l (Edinburgh)....	2,011,895.00	1,797,703.00	36,404.66	31,522.80
Security (Conn.)	801,393.00	478,082.00	23,969.09	8,400.03
South British (Auckland)	161,101.00	194,710.00	2,551.78	2,157.71
Springfield F. & M. (Mass.)	6,400,627.00	8,092,374.00	106,714.75	106,077.03
St. Paul F. & M. (Minn.).....	7,433,780.00	6,846,825.00	74,352.85	70,534.95
Standard (Conn.)	439,589.00	442,816.00	7,358.28	6,105.38
Star Insurance	1,385,580.00	1,274,948.00	29,513.93	24,776.06
State Assurance (Liverpool)	127,964.00	266,879.00	2,417.92	4,865.54
State Far. Mutual Hail (Minn.).....	888,293.00	21,701.00	80,534.51	2,795.94
Sterling (Ind.)	2,164,364.00	3,394,213.00	35,186.09	39,063.38
Stuyvesant (N. Y.)	157,117.00	247,474.00	2,145.14	3,288.40
Sun (London)	1,201,136.00	992,808.00	19,320.33	15,221.66
Superior (Pa.)	513,513.00	406,834.00	7,809.77	7,847.23
Svea (Gothenburg)	2,645,748.00	2,980,390.00	51,789.60	36,888.99
Tokio M. & F. (Tokio)	1,312,040.00	5,991,140.00	11,545.46	41,683.76
Twin City (Minn.)	1,599,946.00	241,903.00	54,837.91	4,746.30
Union Assurance (London)	861,316.00	573,757.00	15,630.69	9,602.58
Union Insurance (Hong Kong)	3,005,334.00	2,086,965.00	35,507.01	26,764.88
United Mutual (Mass.)	334,898.00	367,724.00	5,413.98	7,454.85
United States Fire (N. Y.).....	1,520,162.00	2,037,560.00	20,919.17	20,104.51
Urbaine (Paris)	1,744,641.00	1,136,885.00	27,249.46	15,828.19
Utah Home (Utah)	179,376.00	151,165.00	2,469.92	2,026.42
Victory (Pa.)	254,059.00	594,097.00	3,617.37	7,125.70
Westchester (N. Y.)	3,232,844.00	3,811,456.00	76,528.53	76,712.64
Western (Toronto)	769,489.00	1,092,845.00	9,930.37	8,807.10
World Auxiliary (London)	314,817.00	105,167.00	2,910.30	1,646.47
World F. & M. (Conn.) .....	.....	49,450.00	.....	1,016.44
Yorkshire (York)	910,734.00	1,419,153.00	19,479.33	19,325.22
TOTALS.....	\$266,749,240.00	\$286,944,979.50	\$4,332,413.62	\$4,150,629.14

*Deduct.

CE COMPANIES

(Continued)

TABLE "C"

Net Losses Incurred		Ratio of Losses Incurred to Premiums Received—%	Net Losses Paid		State Fire Marshal Tax Paid	Premium Fee Paid
1923	1924		1923	1924		
\$ 14,085.09	\$ 21,487.80	61.42	\$ 14,002.09	\$ 9,309.20	\$ 47.50	\$ 807.89
34,376.75	31,089.58	64.00	39,517.75	28,326.58	120.91	996.54
32,680.70	29,073.19	63.68	33,531.40	25,682.95	29.46	938.09
20,467.74	30,947.96	56.06	28,510.74	19,066.96	120.90	1,129.05
2,027.67	2,439.38	70.27	2,027.67	2,364.38	8.68	125.00
8,898.25	5,625.35	45.59	1,822.60	3,134.21	.....	.....
5,044.71	6,116.62	80.11	5,913.71	4,552.62	17.67	177.71
6,239.60	33,851.01	194.71	6,239.60	42,519.97	65.41	373.87
6.67	64.90	1.39	9.22	9.96	12.98	129.25
1,886.74	10,579.82	251.38	3,337.11	9,651.20	10.75	125.00
12,511.68	10,532.81	19.34	15,220.90	9,034.56	127.25	.....
3,411.60	5,221.93	61.58	4,929.82	1,374.52	21.87	200.70
36,240.43	57,183.55	66.49	39,947.43	29,497.55	200.37	1,745.92
3,743.57	1,753.44	31.35	4,731.57	2,452.44	13.98	136.85
9,544.09	18,067.29	53.72	13,053.05	15,524.71	78.49	655.46
22,027.45	3,499.83	44.48	23,319.49	1,471.76	20.42	193.00
2,342.27	139.10	6.45	1,754.46	1,785.49	5.39	125.00
47,670.10	48,337.27	45.57	46,087.62	49,527.24	257.22	2,146.54
22,705.62	25,693.61	36.27	28,973.84	29,250.08	246.05	1,447.23
2,998.86	3,278.56	53.70	4,078.22	2,896.17	15.26	147.10
16,960.68	8,810.19	35.56	17,520.67	9,944.17	61.89	520.52
2,068.01	2,704.80	65.67	3,347.14	1,255.99	12.74	125.00
104,655.26	830.53	29.70	31,289.08	64,955.35	.....	.....
6,806.78	12,234.96	31.32	17,039.62	11,957.84	145.18	813.28
241.73	1,256.53	45.51	5,163.76	923.63	8.22	125.00
3,990.48	6,205.86	40.77	4,796.89	4,839.19	36.56	329.44
1,519.91	1,692.45	21.57	1,519.91	1,688.45	19.62	181.94
19,526.37	16,391.54	44.43	23,584.07	13,225.36	92.22	762.78
6,533.74	17,997.39	55.63	7,940.74	4,513.38	78.49	858.68
53,973.50	4,371.95	92.11	54,975.40	5,275.33	16.22	125.00
6,798.97	8,096.03	82.57	7,041.36	5,323.03	23.97	217.05
12,507.71	20,647.73	77.14	16,826.04	14,387.02	49.79	560.30
5.59	1,542.02	21.36	5.59	1,542.02	18.64	174.10
2,878.13	10,752.80	53.48	597.13	5,563.70	47.67	427.09
35,117.57	11,479.78	72.53	35,895.14	9,921.62	37.68	341.56
96.75	1,159.88	57.23	3,321.10	960.68	5.07	125.00
1,477.25	2,474.46	34.73	1,477.25	1,009.46	13.44	167.51
37,607.68	37,092.35	51.33	44,456.90	38,565.79	102.45	1,259.25
712.76	4,109.45	47.27	2,189.76	1,607.45	22.00	201.14
* 85.27	2,261.58	137.36	869.31	1,875.93	4.10	125.00
.....	200.00	19.68	.....	.....	2.54	125.00
2,794.74	11,560.06	59.82	6,948.74	9,201.06	46.53	411.50
\$2,340,583.77	\$2,253,697.66	54.29	\$2,604,238.59	\$2,084,481.69	\$8,565.35	\$88,136.89

FIRE BUSINESS 1924

TABLE "D-1"

· Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 9,738,141.00	\$ 122,814.43	\$ 76,076.65	\$ 57,266.64
Agricultural (N. Y.)	614,200.00	10,451.92	4,598.15	1,982.56
Albany (N. Y.)	121,350.00	2,156.83	13.41	13.41
Alliance (Pa.)	832,824.00	11,575.95	6,547.14	5,117.22
American Alliance (N. Y.)	262,704.00	5,214.66	2,406.76	2,900.76
American Central (Mo.)	3,983,108.00	43,102.90	33,481.68	21,326.83
American Eagle (N. Y.)	901,442.00	16,292.14	6,422.10	6,123.18
American Equitable (N. Y.)	195,355.00	3,325.62	1,255.35	1,110.35
American Insurance (N. J.)	2,114,939.00	36,214.21	16,953.48	14,736.63
American National (Ohio)	147,916.00	2,215.35	141.52	11.48
Atlas (London)	944,330.00	24,873.43	6,150.22	4,471.55
Automobile (Conn.)	4,985,218.00	51,432.33	23,366.77	13,183.93
Bankers & Shippers (N. Y.)	582,644.00	6,041.70	2,902.80	1,927.95
Boston (Mass.)	579,262.00	9,732.88	4,471.40	5,334.65
British America (Toronto)	648,300.00	7,598.54	2,710.84	2,062.71
Caledonian (Edinburgh)	965,585.00	17,265.16	6,848.61	7,083.97
California (Cal.)	1,240,166.00	18,740.65	15,453.79	13,246.51
Camden (N. J.)	786,822.00	12,523.35	1,787.03	3,809.03
City of New York (N. Y.)	8,500.00	98.20	1,165.07	1,553.24
Citizens (Mo.)	1,163,139.00	15,751.43	11,661.34	10,550.79
Columbia (N. J.)	256,085.00	4,551.52	264.44	212.44
Commerce (N. Y.)	135,840.00	1,443.16	379.44	296.44
Commercial Union (London)	2,147,778.00	29,324.79	9,667.08	6,697.08
Commercial Union (N. Y.)	348,184.00	5,279.34	2,683.97	2,932.97
Commonwealth (N. Y.)	551,321.00	9,846.73	1,258.46	2,730.46
Concordia (Wis.)	402,427.00	8,370.62	2,887.72	3,979.72
Connecticut (Conn.)	1,683,117.00	30,082.59	21,752.98	23,365.40
Continental (N. Y.)	4,508,640.00	81,452.87	32,111.42	30,616.81
County (Pa.)	113,263.00	2,000.89	1,436.04	1,212.00
Detroit F. & M. (Mich.)	351,347.00	4,951.44	1,927.59	566.59
Eagle (N. Y.)	164,108.00	2,127.62	565.50	520.50
Eagle Star & Brit. Dom. (London)	678,470.00	9,031.43	10,924.54	8,760.26
Employers Fire (Mass.)	163,041.00	2,158.99	2,151.16	2,341.16
Equitable F. & M. (R. I.)	414,460.00	6,845.94	8,833.96	6,902.63
Eureka-Security F. & M. (Ohio)	99,290.00	1,666.35	86.66	68.16
Federal (N. J.)	750,577.00	14,059.97	13,145.16	13,123.44
Fidelity-Phenix (N. Y.)	3,604,831.00	65,201.98	25,731.69	24,536.01
Fire Association (Pa.)	1,967,991.00	35,788.41	9,814.45	10,178.06
Fireman's Fund (Cal.)	9,021,523.00	139,811.79	88,298.58	83,542.93
Firemen's Insurance (N. J.)	632,850.00	10,416.13	1,695.45	4,791.20
Fitchburg Mutual (Mass.)	206,436.00	5,435.65	3,389.30	3,723.30
Franklin (Pa.)	2,310,615.00	49,745.12	37,437.91	39,560.38
General Fire Assurance (Paris)	107,729.00	845.31	435.63	246.87
Girard F. & M. (Pa.)	111,168.00	2,412.57	15.08	15.08
Glens Falls (N. Y.)	915,914.00	16,420.64	5,928.03	6,209.03
Globe & Rutgers (N. Y.)	6,109,587.00	40,917.69	35,974.00	8,740.07
Grain Dealers (Ind.)	201,530.00	17,854.42	25,171.71	24,776.71
Great American (N. Y.)	4,437,745.00	49,600.08	33,341.99	24,207.99
Hampton Roads F. & M. (Va.)	99,951.00	1,207.16	238.65	174.75
Hanover (N. Y.)	1,314,500.00	23,267.58	6,286.67	2,667.15
Hardware Dealers (Wis.)	1,631,482.00	28,400.39	31,687.23	38,991.11
Hartford (Conn.)	15,940,983.00	221,930.48	102,287.70	117,743.15
Home F. & M. (Cal.)	2,301,507.00	35,099.32	21,407.99	20,467.19
Home Insurance (N. Y.)	12,273,988.00	183,636.33	93,681.34	94,922.06
Hudson (N. Y.)	444,235.00	6,728.24	1,355.93	629.61

FIRE BUSINESS 1924 (Continued) TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Imperial (N. Y.)	\$ 263,816.00	\$ 3,758.34	\$ 135.56	\$ 135.56
Importers & Exporters (N. Y.)	29,068.00	423.89	691.86	347.86
Insurance Co. of N. A. (Pa.)	7,159,547.00	101,424.39	58,021.59	45,152.32
Insurance Co. of State of Pa. (Pa.)	415,769.00	6,643.63	5,647.21	3,187.77
Inter-State (Mich.)	16,040.00	201.82	14.30	54.42
Law Union & Rock (London)	382,071.00	6,124.45	1,147.47	1,097.47
Liverpool & London & Globe (Eng.) ..	3,688,719.00	54,794.25	33,595.83	34,314.70
London Assurance (London)	2,047,104.00	31,746.87	7,464.77	6,136.77
London & Lancashire (London)	733,777.00	12,051.52	4,209.04	4,088.04
Lon. & Prov. M. and Gen'l (London) ..	35,163.00	648.09	265.15	4.15
Manhattan F. & M. (N. Y.)	41,000.00	531.12	.....	.....
Massachusetts F. & M. (Mass.)	24,775.00	620.96	* 46.19	96.81
Mechanics (Pa.)	204,316.00	3,999.77	8,122.14	4,252.14
Mercantile (N. Y.)	489,979.00	8,866.08	2,651.17	1,826.17
Merchants (Colo.)	597,706.00	11,653.65	4,102.81	5,133.84
Merchants (N. Y.)	2,184,996.00	33,151.17	25,392.63	22,862.63
Michigan F. & M. (Mich.)	375,561.00	5,703.28	2,857.16	2,152.41
Michigan Millers (Mich.)	628,435.00	14,714.95	15,891.89	16,105.89
Millers Mutual (Ill.)	72,013.00	5,670.86	468.25	468.25
Millers National (Ill.)	826,027.00	18,087.71	24,786.41	17,841.41
Mill Owners Mutual (Iowa)	2,319,077.00	23,284.06	9,390.15	9,032.65
Milwaukee Mechanics (Wis.)	1,797,633.00	37,158.59	17,399.61	14,210.71
Minnesota Impl. Mutual (Minn.)	2,012,141.00	22,842.04	34,882.82	29,882.82
National-Ben Franklin (Pa.)	188,697.00	3,088.00	1,673.57	400.90
National Fire (Conn.)	3,419,146.00	54,196.86	49,096.39	48,049.50
National Liberty (N. Y.)	1,087,199.00	20,954.06	10,436.73	10,875.95
National Union (Pa.)	478,609.00	9,925.15	1,002.18	352.18
Netherlands (The Hague)	1,472,251.00	23,984.34	6,091.22	6,508.61
Newark (N. J.)	686,905.00	10,438.08	6,055.64	5,096.64
New Hampshire (N. H.)	603,116.00	9,971.92	6,635.92	7,167.66
New Jersey (N. J.)	186,950.00	2,632.70	2,251.78	2,237.88
New Zealand (Auckland)	643,015.00	10,424.94	1,443.14	2,934.98
Niagara (N. Y.)	2,906,628.00	42,396.10	18,465.67	10,375.67
North Brit. & Merc. (London)	2,071,902.00	41,538.78	22,431.74	21,078.74
North China (Shanghai)	91,358.00	1,343.43	1,258.10	1,145.10
North River (N. Y.)	1,464,271.00	19,444.82	8,883.16	3,004.16
Northern Assurance (London)	1,908,588.00	41,671.62	31,424.82	38,451.48
Northern Insurance (N. Y.)	448,450.00	5,852.27	6,114.83	4,204.83
Northwestern F. & M. (Minn.)	1,497,421.00	28,570.19	9,206.77	11,986.56
Northwestern Mutual (Wash.)	2,119,500.00	31,902.37	17,821.40	16,650.47
Northwestern National (Wis.)	1,553,972.00	32,048.00	29,301.73	27,678.30
Norwich Union (Norwich)	1,426,159.00	26,004.29	14,066.38	11,184.97
Ohio Millers Mutual (Ohio)	1,364,501.00	11,624.27	15,726.83	17,829.26
Orient (Conn.)	224,944.00	3,880.66	4,194.38	808.38
Pacific (N. Y.)	362,585.00	3,941.83	3,076.12	1,943.17
Pacific States (Ore.)	315,776.00	5,806.73	1,850.17	1,781.67
Palatine (London)	797,806.00	13,039.35	8,582.49	3,533.49
Patriotic (N. Y.)	130,839.00	2,064.92	663.73	563.73
Pennsylvania (Pa.)	936,832.00	16,663.24	5,082.77	3,101.77
Penn Millers Mutual (Pa.)	88,394.00	947.41	96.48	101.31
Philadelphia F. & M. (Pa.)	476,047.00	6,570.29	1,665.69	1,629.48
Phoenix Assurance (London)	682,734.00	18,998.58	5,347.60	2,631.00
Phoenix (Conn.)	2,735,823.00	48,362.06	30,839.58	28,326.58
Providence Washington (R. I.)	904,392.00	11,785.40	7,664.26	4,274.02
Queen (N. Y.)	2,989,684.00	48,359.03	28,819.59	18,013.59

*Deduct.

FIRE BUSINESS 1924 (Continued) TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Queensland (Sydney)	\$ 210,178.00	\$ 3,471.44	\$ 2,439.38	\$ 2,364.38
Ranchers Hail & Fire (Mont.) .....	.....	97.75	.....	.....
Reliance (Pa.)	371,951.00	7,067.22	6,096.37	4,526.37
Retail Hardware (Minn.)	1,542,170.00	17,443.54	33,851.01	42,519.97
Rhode Island (R. I.)	286,391.00	5,193.89	64.90	9.96
Richmond (N. Y.)	291,462.00	4,299.06	10,579.82	9,644.65
Rocky Mountain (Mont.)	2,437,159.00	50,902.11	9,132.35	7,659.10
Royal Exchange (London)	437,827.00	8,748.05	5,220.93	1,374.52
Royal Insurance (Liverpool)	5,072,729.00	80,149.35	56,606.20	28,770.20
Safeguard (N. Y.)	319,468.00	5,592.44	1,753.44	2,452.44
Scot. Union & National (Edinburgh)..	1,774,238.00	31,398.01	18,067.29	15,524.71
Security (Conn.)	453,440.00	8,166.96	3,250.33	1,222.26
South British (Auckland)	194,710.00	2,157.71	139.10	1,785.49
Springfield F. & M. (Mass.)	7,236,632.00	102,887.73	46,628.57	47,818.54
St. Paul F. & M. (Minn.)	3,669,998.00	65,612.93	25,383.84	28,953.11
Standard (Conn.)	442,816.00	6,105.38	3,278.56	2,896.17
Star Insurance (N. Y.)	1,273,313.00	24,754.61	8,810.19	9,944.17
State Assurance (Liverpool)	251,612.00	5,097.63	2,699.63	1,250.82
Sterling (Ind.)	1,558,236.00	29,036.25	10,595.73	7,666.96
Stuyvesant (N. Y.)	247,474.00	3,288.40	1,256.53	923.63
Sun (London)	964,771.00	14,625.73	6,201.16	4,834.49
Superior (Pa.)	406,834.00	7,847.23	1,692.45	1,688.45
Svea (Gothenburg)	2,980,390.00	36,888.99	16,391.54	13,225.36
Tokio M. & F. (Tokio)	5,540,961.00	31,394.23	17,797.39	4,299.39
Twin City (Minn.)	177,187.00	4,175.17	3,887.42	3,878.08
Union Assurance (London)	561,757.00	9,589.32	8,096.03	5,323.03
Union Insurance (Hong Kong)	1,943,717.00	19,914.88	15,945.92	8,320.21
United Mutual (Mass.)	367,724.00	7,454.85	1,542.02	1,542.02
United States Fire (N. Y.)	1,645,566.00	19,068.02	9,086.49	3,800.39
Urbaine (Paris)	1,122,234.00	15,071.16	11,261.68	9,781.85
Utah Home (Utah)	151,170.00	2,027.07	1,159.88	960.68
Victory (Pa.)	511,512.00	5,374.24	1,599.46	1,009.46
Westchester (N. Y.)	2,192,060.00	40,977.95	14,756.60	15,230.04
Western Assurance (Toronto)	1,092,409.00	8,802.45	4,108.45	1,607.45
World Auxiliary (London)	104,167.00	1,640.07	2,261.58	1,875.93
World F. & M. (Conn.)	49,450.00	1,016.44	200.00	.....
Yorkshire (York)	1,387,678.00	18,612.06	10,301.50	7,942.50
TOTALS.....	\$219,099,076.00	\$3,283,924.73	\$1,845,175.80	\$1,619,205.70

AUTOMOBILE BUSINESS 1924

TABLE "D-2"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 11,100.00	\$ 367.45	.....	.....
Agricultural (N. Y.)	470,400.00	5,263.91	\$ 1,813.98	\$ 1,819.23
Albany (N. Y.)	4,400.00	104.71	.....	.....
Alliance (Pa.)	75,740.00	1,282.79	469.73	414.25
American Central (Mo.)	192,980.00	2,723.98	54.35	54.35
American Eagle (N. Y.)	25,589.00	620.29	95.57	95.57
American Insurance (N. J.)	10,745.00	276.78	.....	.....
American National (Ohio)	3,550.00	80.81	.....	.....
Atlas (London)	44,176.00	1,081.35	237.30	186.30
Automobile (Conn.)	1,649,037.00	19,387.33	6,844.50	7,891.50
Bankers & Shippers (N. Y.)	11,905.00	231.04	.....	.....
Boston (Mass.)	115,693.00	801.17	.....	650.00
Caledonian (Scotland)	1,300.00	20.60	.....	.....
Camden (N. J.)	6,225.00	62.72	.....	.....
Citizens (Mo.)	3,600.00	49.09	.....	.....
City of New York (N. Y.)	2,700.00	125.25	256.86	412.32
Columbia (N. J.)	100,321.00	896.10	91.55	91.55
Commonwealth (N. Y.)	156,960.00	5,261.75	553.69	978.69
Connecticut (Conn.)	145,877.00	2,214.93	3,080.01	2,649.20
Continental (N. Y.)	127,944.00	3,101.42	477.88	477.88
Eagle (N. Y.)	32,852.00	851.94	6.70	6.70
Equitable (R. I.)	3,050.00	27.81	.....	.....
Fidelity-Phoenix (N. Y.)	102,356.00	2,481.13	382.31	382.31
Fire Association (Pa.)	123,613.00	3,505.83	622.89	455.89
Fireman's Fund (Cal.)	1,496,054.00	19,379.88	4,164.23	4,739.23
Firemen's (N. J.)	2,555.00	5.11	.....	.....
Franklin (Pa.)	19,787.00	686.33	216.50	116.50
Glens Falls (N. Y.)	275,810.00	3,044.18	2,550.10	2,200.10
Globe & Rutgers (N. Y.)	4,075.00	117.54	472.25	472.25
Grain Dealers (Ind.)	15,075.00	112.65	.....	.....
Great American (N. Y.)	1,962.00	60.60	.....	.....
Hanover (N. Y.)	52,875.00	1,300.04	16.99	.....
Hardware Dealers (Wis.)	8,333.00	20.83	.....	.....
Hartford (Conn.)	4,600,496.00	29,980.84	11,015.72	12,821.13
Home Insurance (N. Y.)	221,842.00	6,599.84	2,339.15	3,206.17
Imperial (N. Y.)	494,732.00	5,337.85	1,866.39	1,866.39
Importers & Exporters (N. Y.) .....	.....	.....	68.00	68.00
Insurance Co. of N. A. (Pa.)	681,658.00	11,545.12	4,227.60	3,728.28
Insurance Co. of State of Pa. (Pa.) ..	86,304.00	2,514.63	753.45	573.15
London Assurance (London)	83,969.00	1,989.51	932.67	632.67
Maryland Insurance (Md.)	207,415.00	3,882.55	1,211.37	1,621.37
Massachusetts F. & M. (Mass.)	2,400.00	51.72	.....	.....
Mercantile (N. Y.)	49,800.00	676.78	750.00	750.00
Millers National (Ill.)	1,000.00	8.75	.....	.....
Milwaukee Mechanics (Wis.)	316,646.00	6,728.98	3,378.77	2,721.65
National Liberty (N. Y.)	76,750.00	840.86	.....	.....
National Union (Pa.)	150.00	24.48	.....	.....
Newark (N. J.)	136,180.00	2,421.80	745.42	2,755.42
New Jersey (N. J.)	784.00	24.32	.....	.....
Niagara (N. Y.)	583,049.00	8,918.46	3,572.23	3,408.23
North Brit. & Merc. (London)	20,000.00	605.69	9.45	9.45
North River (N. Y.)	52,439.00	1,390.85	10.21	10.21
Northern Assurance (London)	162,888.00	1,905.57	6,251.60	1,126.60
Northwestern F. & M. (Minn.)	50,782.00	1,153.60	650.30	930.30
Northwestern Mutual (Wash.)	12,066.00	157.76	2,573.30	2,848.30

AUTOMOBILE BUSINESS (Continued) TABLE "D-2"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Northwestern National (Wis.)	298,125.00	6,480.02	515.02	2,768.40
Norwich Union (Norwich)	525,638.00	16,455.26	7,952.24	7,302.49
Pacific (N. Y.)	148,906.00	4,036.47	2,127.85	1,934.85
Pacific States (Ore.)	249,303.00	4,731.64	2,869.48	2,570.42
Palatine (London)	* 225.00	83.89	510.00	10.00
Pennsylvania (Pa.)	190,300.00	3,982.66	847.49	1,002.49
Philadelphia F. & M. (Pa.)	102,524.00	1,984.59	716.41	744.91
Phoenix Assurance (London)	3,009,803.00	20,006.16	16,140.20	6,678.20
Phoenix (Conn.)	7,425.00	111.39	.....	.....
Providence Washington (R. I.)	13,430.00	302.46	.....	.....
Queen (N. Y.)	500,477.00	6,629.24	2,128.37	1,053.37
Reliance (Pa.)	20,850.00	570.58	20.25	26.25
Rocky Mountain (Mont.)	267,575.00	2,752.07	1,400.46	1,375.46
Royal Exchange (London)	800.00	14.80	.....	.....
Royal Insurance (Liverpool)	264,820.00	5,714.72	577.35	727.35
Scot. Union & Nat'l (Edinburgh).....	7,725.00	53.47	.....	.....
Security (Conn.)	5,850.00	92.99	249.50	249.50
Springfield F. & M. (Mass.)	34,350.00	853.53	513.50	513.50
St. Paul F. & M. (Minn.)	392,613.00	4,127.01	306.27	261.27
Sterling (Ind.)	1,803,559.00	8,591.63	1,114.23	3,765.88
Sun Insurance Office (London).....	20,375.00	572.94	4.70	4.70
Tokio M. & F. (Tokio).....	446,122.00	10,236.86	197.00	213.99
Twin City (Minn.)	19,693.00	298.74	464.58	1,379.25
Union Insurance (Hong Kong).....	470,267.00	6,832.84	4,701.81	6,066.81
United States Fire (N. Y.).....	445,017.00	963.03	1,663.31	1,763.31
Urbaine (Paris)	188.00	4.79	218.10	139.77
Victory (Pa.)	82,585.00	1,751.46	875.00	.....
Westchester (N. Y.)	298,010.00	2,345.69	636.48	1,636.48
Yorkshire (York)	22,175.00	676.52	1,258.56	1,258.56
TOTALS.....	\$22,788,209.00	\$273,565.75	\$110,771.18	\$106,618.35

*Deduct.

HAIL BUSINESS 1924

TABLE "D-3"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 17,603.00	\$ 1,772.77	\$ 910.17	\$ 910.17
American Alliance (N. Y.)	143,669.00	18,486.41	15,264.45	15,014.65
American Eagle (N. Y.)	145,233.00	15,258.43	7,281.25	7,369.99
Automobile (Conn.)	237,838.00	19,080.62	12,956.46	12,919.46
Boston (Mass.)	* 1,732.00	* 1.75		
Continental (N. Y.)	726,164.00	76,292.12	36,406.23	36,849.98
Federal (N. J.)	28,783.00	2,933.05	118.20	118.20
Fidelity-Phenix (N. Y.)	580,931.00	61,033.70	29,124.97	29,479.98
Franklin (Pa.)	360,577.00	36,731.74	22,013.56	22,013.56
Globe & Rutgers (N. Y.)	32,889.00	3,435.57	5,306.44	5,306.44
Great American (N. Y.)	164,602.00	49,140.18	17,549.35	17,549.35
Hartford (Conn.)	314,786.00	31,092.11	9,935.15	10,003.90
Home Insurance (N. Y.)	831,697.00	116,933.22	57,041.38	57,116.38
Hudson (N. Y.)	86,244.00	9,540.34	6,073.59	6,134.22
Insurance Co. of N. A. (Pa.)	17,603.00	1,772.77	910.17	910.17
Massachusetts F. & M. (Mass.)	193,639.00	16,531.70	11,966.61	11,216.61
Merchants (N. Y.)	42,219.00	4,401.70	2,880.18	2,880.18
North Brit. & Merc. (London)	* 690.00	* 103.50		
Northwestern F. & M. (Minn.)	128,330.00	12,697.81	1,813.40	1,813.40
Norwich Union (Norwich)	1,048.00	110.00		
Providence Washington (R. I.)	301,832.00	33,391.15	21,408.93	21,408.93
Ranchers Hail & Fire (Mont.)	150,872.50	12,240.19	5,625.35	3,134.21
Springfield F. & M. (Mass.)	17,603.00	1,772.77	910.17	910.17
State Farmers Mutual Hail (Minn.)	21,701.00	2,795.94	830.53	64,955.35
Sterling (Ind.)	13,718.00	1,369.95	525.00	525.00
Westchester (N. Y.)	1,323,423.00	33,391.13	21,699.27	21,699.27
TOTALS	\$5,880,582.50	\$562,100.12	\$288,550.81	\$350,239.57

*Deduct.

TORNADO BUSINESS 1924

TABLE "D-4"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 457,274.00	\$ 2,323.64	\$ 1,769.02	\$ 1,754.02
Agricultural (N. Y.)	* 1,600.00	* 1.59	.....	.....
American Alliance (N. Y.)	6,500.00	20.80	.....	.....
American Central (Mo.)	80,075.00	226.58	.....	.....
American Eagle (N. Y.)	10,451.00	74.52	12.50	.....
Automobile (Conn.)	655,499.00	458.74	.....	.....
Camden (N. J.)	* 293.00	1.01	.....	.....
City of New York (N. Y.) .....	.....	.....	24.00	.15
Commercial Union (London)	* 2,500.00	* 7.01	.....	.....
Continental (N. Y.)	52,255.00	372.59	62.50	.....
Eagle Star & Brit. Dom. (London).....	* 500.00	* 15.12	.....	.....
Eureka Security F. & M. (Ohio).....	73,514.00	78.46	.....	.....
Fidelity-Phenix (N. Y.)	41,804.00	298.07	50.00	.....
Fire Association (Pa.)	1,172.00	23.82	.....	.....
Fireman's Fund (Cal.)	15,700.00	53.31	.....	.....
Firemen's Insurance (N. J.)	2,800.00	38.65	.....	.....
Fitchburg Mutual (Mass.)	* 1,055.00	* 19.54	.....	.....
Franklin (Pa.)	* 500.00	* 4.00	.....	.....
Glens Falls (N. Y.)	5,282.00	* 22.04	.....	.....
Globe & Rutgers (N. Y.) .....	.....	6.92	.....	.....
Grain Dealers (Ind.) .....	.....	196.40	250.00	38.50
Great American (N. Y.)	58,200.00	301.42	60.33	110.33
Hampton Roads F. & M. (Va.)	287.00	1.15	* .02	.02
Hardware Dealers (Wis.)	3,000.00	156.83	.....	.....
Hartford (Conn.)	185,175.00	1,027.99	159.90	159.94
Home Insurance Co. (N. Y.)	* 79,182.00	* 262.00	703.35	907.26
Importers & Exporters (N. Y.)	1,000.00	5.00	.....	.....
Inter-State (Mich.)	50.00	.20	* .09	.....
Insurance Co. of N. A. (Pa.)	15,425.00	90.74	.....	.....
Liverpool & Lon. & Globe (London).....	* 4,145.00	* 4.37	.....	.....
Massachusetts F. & M. (Mass.).....	5,000.00	8.00	.....	.....
Mechanics (Pa.)	52,500.00	* 73.75	.....	.....
Mercantile (N. Y.)	15,400.00	45.32	.....	.....
Merchants (Colo.)	21.00	.10	.....	.....
Merchants (N. Y.)	* 47,700.00	* 47.92	23.96	43.96
Millers National (Ill.)	104,000.00	561.17	309.58	49.58
Mill Owners Mutual (Iowa)	42,000.00	152.94	44.62	44.62
Milwaukee Mechanics (Wis.)	31,700.00	147.76	.....	.....
Minnesota Impl. Mutual (Minn.)	40,300.00	50.93	.....	.....
National Fire (Conn.)	20,450.00	138.85	.....	.....
National Liberty (N. Y.)	7,500.00	45.50	.....	.....
National Union (Pa.)	10,300.00	62.00	.....	.....
Netherlands (The Hague)	9,000.00	49.60	.....	.....
New Hampshire (N. H.)	* 1,739.00	* 1.79	.....	.....
Niagara (N. Y.)	* 2,871.00	* 4.00	.25	.25
North Brit. & Merc. (London).....	86,250.00	* 299.55	4.75	4.75
North River (N. Y.)	* 4,200.00	* 11.46	.....	.....
Northern Assurance (London)	99,325.00	644.96	* 35.00	43.95
Northwestern F. & M. (Minn.).....	142,200.00	771.18	338.14	537.59
Northwestern National (Wis.)	36,800.00	121.98	183.00	183.00
Pennsylvania (Pa.)	2,500.00	4.00	12.40	12.40
Penn. Millers Mutual (Pa.)	50.00	.20	.....	.01
Philadelphia F. & M. (Pa.).....	1,125.00	11.25	.....	.....
Phoenix Assurance (London)	9,000.00	55.70	.....	.....
Queen (N. Y.)	21,400.00	131.41	.....	.....

*Deduct.

TORNADO BUSINESS (Continued) TABLE "D-1"

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Reliance (Pa.)	* 2,500.00	* 2.45	.....	.....
Rhode Island (R. I.)	2,500.00	18.75	.....	.....
Richmond (N. Y.)	5,500.00	22.00	.....	6.55
Rocky Mountain (Mont.)	183,930.00	798.38	.....	.....
Royal Exchange (London)	10,000.00	22.00	.....	.....
Royal Insurance (Liverpool)	10,400.00	88.12	.....	.....
Scot. Union & Nat'l (Scot.)	15,740.00	71.32	.....	.....
Security (Conn.)	11,855.00	118.43	.....	.....
Springfield F. & M. (Mass.)	82,775.00	364.22	.....	.....
St. Paul F. & M. (Minn.)	75,076.00	175.88	.....	32.20
Star (N. Y.)	1,635.00	21.45	.....	.....
State Assurance (Liverpool)	15,267.00	* 232.09	5.17	5.17
Sterling (Ind.)	18,700.00	65.55	.....	.....
Twin City (Minn.)	45,023.00	272.39	19.95	18.00
Union Insurance (China)	481.00	1.51	.....	.....
United States Fire (N. Y.)	8,000.00	83.20	.....	.....
Urbaine (Paris)	4,186.00	734.12	.....	.....
Utah Home (Utah)	35.00	.18	.....	.....
Westchester (N. Y.)	* 2,037.00	* 2.13	.....	.....
World Auxiliary (London)	1,000.00	6.40	.....	.....
Yorkshire (York)	9,300.00	36.64	.....	.....
TOTALS	\$2,752,865.00	\$10,795.38	\$3,098.31	\$3,952.24

*Deduct.

MARINE & INLAND BUSINESS 1924

TABLE "D-5"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 603,678.00	\$ 213.01	\$ 31.14	\$ 31.14
Agricultural (N. Y.)	5,300.00	* 80.68	1.00	.....
Alliance (Pa.)	332,338.00	738.55	140.91	165.91
American Eagle (N. Y.)	334,662.00	74.61	*.03	5.03
American Insurance Co. (N. J.)	1,916.00	3.84	6.88	6.89
Automobile (Conn.)	1,923,018.00	3,978.46	857.90	762.90
Camden (N. J.)	4,932.00	16.36	.....	.....
City of New York (N. Y.)	2,100.00	13.00	.....	.....
Commercial Union (London)	4,762,944.00	696.49	.....	.....
Commercial Union (N. Y.)	500.00	5.00	.....	.....
Commonwealth (N. Y.)	10,000.00	32.00	.....	.....
Continental (N. Y.)	1,672,253.00	372.77	10.10	10.10
Federal (N. J.)	12,348,333.00	1,321.00	.....	.....
Fidelity-Phenix (N. Y.)	1,385,672.00	303.28	8.06	8.06
Fireman's Fund (Cal.)	616,750.00	1,587.09	.....	.....
Firemen's Insurance (N. J.) .....	.....	.....	6.89	6.89
Franklin (Pa.)	52,264.00	* 22.63	30.50	30.50
Glens Falls (N. Y.)	3,066.00	6.14	8.26	8.26
Great American (N. Y.)	727,556.00	263.20	117.36	100.36
Hanover (N. Y.)	1,363.00	2.73	3.67	3.67
Hartford (Conn.)	1,633,977.00	1,316.74	216.34	204.60
Home F. & M. (Cal.)	66,403.00	163.75	.....	.....
Home Insurance (N. Y.)	2,807,642.00	2,188.07	967.65	588.65
Insurance Co. of N. A. (Pa.)	1,014,045.00	1,254.76	250.45	250.45
Mercantile (N. Y.)	16,750.00	61.00	1.00	1.00
Milwaukee Mechanics (Wis.)	545.00	.52	1.00	.....
Newark (N. J.)	6,650.00	7.10	.....	.....
North Brit. & Merc. (London)	38,250.00	142.41	.....	.....
North River (N. Y.)	1,041.00	11.50	1.00	.....
Northern Assurance (London)	7,662.00	22.99	.....	.....
Norwich Union (Norwich)	28,578.00	36.72	123.82	123.82
Palatine (London)	200.00	5.00	.....	.....
Pennsylvania (Pa.)	8,350.00	32.75	.....	.....
Philadelphia F. and M. (Pa.)	7,500.00	15.00	.....	.....
Providence (R. I.)	68,241.00	175.65	.....	.....
Queen (N. Y.)	369,681.00	57.75	.....	.....
Royal Exchange (London)	436.00	.24	1.00	.....
Royal Insurance (Liverpool)	554,035.00	82.75	.....	.....
Security (Conn.)	6,961.00	22.14	.....	.....
Springfield F. & M. (Mass.)	720,894.00	87.31	.....	.....
St. Paul F. & M. (Minn.)	2,709,138.00	619.13	3.50	3.50
Sun Insurance Office (London)	7,662.00	22.99	.....	.....
Tokio M. & F. (Tokio)	4,057.00	52.67	3.00	.....
United States Fire (N. Y.)	1,477.00	3.01	3.00	.....
Urbaine (Paris)	* 75.00	* 11.32	.....	.....
Western Assurance (Toronto)	436.00	4.65	1.00	.....
TOTALS	\$34,869,183.00	\$15,899.50	\$2,797.46	\$2,311.73

*Deduct.

MISCELLANEOUS BUSINESS 1924

TABLE "D-6"

Written in Montana by Fire Insurance Companies

NAME	Net Risks Written	Net Premiums Received	Losses Incurred	Losses Paid
Aetna (Conn.)	\$ 240.00	\$ 14.94	.....	.....
Alliance (Pa.)	5,000.00	95.60	.....	.....
American Eagle (N. Y.)	19,100.00	13.26	.....	.....
Atlas (London)	25,000.00	53.25	.....	.....
Automobile (Conn.)	104,500.00	42.60	.....	.....
California (Cal.)	* 8,000.00	* .72	.....	.....
Camden (N. J.)	2,066.00	2.40	.....	.....
Columbia (N. J.)	500.00	4.80	.....	.....
Commercial Union (London)	75,060.00	31.16	.....	.....
Commercial Union (N. Y.)	27,000.00	33.15	.....	.....
Commonwealth (N. Y.)	195.00	22.50	\$ 150.00	\$ 150.00
Continental (N. Y.)	95,500.00	66.32	.....	.....
Eagle Star & Brit. Dom. (London)....	2,500.00	3.75	.....	.....
Fidelity-Phenix (N. Y.)	76,400.00	53.06	.....	.....
Fireman's Fund (Cal.)	6,000.00	45.00	.....	.....
Firemen's Insurance (N. J.) .....	.....	* 2.80	.....	.....
Glens Falls (N. Y.)	665,222.00	79.78	.....	.....
Globe & Rutgers (N. Y.)	3,000.00	5.00	.....	.....
Hampton Roads F. & M. (Va.)	242.00	.37	.....	.....
Hartford (Conn.)	43,500.00	517.32	851.12	851.12
Home Insurance (N. Y.)	* 121,900.00	145.35	.....	.....
Imperial (N. Y.)	4,250.00	9.60	.....	.....
Insurance Co. of N. A. (Pa.)	361,940.00	1,817.24	.....	.....
Inter-State (Mich.)	* 2.00	.....	.....	.....
Mercantile (N. Y.)	195.00	22.50	150.00	150.00
Merchants (Colo.)	* 24.00	* .50	.....	.....
National Liberty (N. Y.)	* 500.00	* 6.10	17.95	17.95
Newark (N. J.)	5,000.00	7.50	.....	.....
New Hampshire (N. H.)	* 8.00	* .17	.....	.....
Niagara (N. Y.)	* 220.00	* .77	.....	.....
North Brit. & Merc. (London).....	387,955.00	835.76	350.00	350.00
Norwich Union (England)	* 5,000.00	* 2.95	.....	.....
Palatine (London)	* 22,000.00	3.06	.....	.....
Pennsylvania (Pa.)	455.00	52.50	350.00	350.00
Penn. Millers Mutual (Pa.)	40.00	.06	.....	.....
Phoenix Assurance (London)	149,500.00	84.30	.....	.....
Phoenix Insurance (Conn.)	4,250.00	103.75	250.00	.....
Queen (N. Y.)	8,200.00	25.25	.....	.....
Royal Insurance (Liverpool)	7,500.00	11.25	.....	.....
Security (Conn.)	* 24.00	* .49	.....	.....
Springfield F. & M. (Mass.).....	120.00	110.47	285.03	285.03
Union Assurance (London)	12,000.00	13.26	.....	.....
Union Insurance (Hong Kong)	* 327,500.00	14.65	.....	.....
United States Fire (N. Y.)	* 62,500.00	* 12.75	.....	.....
Urbaine (Paris)	10,352.00	29.44	.....	.....
Utah Home (Utah)	* 40.00	* .83	.....	.....
TOTALS.....	\$1,555,064.00	\$4,343.66	\$2,404.10	\$2,154.10

*Deduct.

TABLE "E"
FIRE INSURANCE COMPANIES
Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1924

NAME	Paid Up Capital U. S. Companies	U. S. Deposit Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital of U. S. Deposit	Surplus Over All Liabilities	Surplus As Regards Policyholders
Aetna (Conn.)	\$ 5,000,000.00	.....	\$45,008,961.81	\$ 3,211,004.04	\$33,579,833.64	\$11,429,128.17	\$16,429,128.17
Agricultural (N. Y.)	1,000,000.00	.....	8,779,801.07	764,716.81	6,638,538.88	2,141,262.19	3,141,262.19
Albany (N. Y.)	250,000.00	.....	1,753,591.51	68,687.19	1,000,333.81	753,257.70	1,003,257.70
Alliance (Pa.)	1,000,000.00	.....	6,860,972.85	651,100.00	4,229,842.81	2,631,130.04	3,631,130.04
American Alliance (N. Y.)	2,000,000.00	.....	6,673,010.28	137,717.00	3,893,898.33	2,779,111.95	4,779,111.95
American Central (Mo.)	1,000,000.00	.....	8,538,622.01	720,079.41	6,330,276.11	2,148,345.90	3,148,345.90
American Eagle (N. Y.)	1,000,000.00	.....	8,285,530.89	507,911.82	5,936,589.92	2,348,930.97	3,348,930.97
American Equitable (N. Y.)	500,000.00	.....	2,818,113.98	252,182.90	2,008,967.42	809,146.56	1,309,146.56
American Insurance (N. J.)	3,500,000.00	.....	22,252,507.69	1,688,079.77	18,068,690.18	4,183,817.51	7,683,817.51
American National (Ohio)	500,000.00	.....	1,113,498.04	65,443.46	862,811.82	250,686.22	750,686.22
Atlas (London)	.....	.....	6,379,042.58	449,453.50	4,651,226.81	2,127,815.77	2,527,226.81
Automobile (Conn.)	2,000,000.00	.....	21,857,151.56	1,977,018.54	19,318,736.91	2,538,414.65	4,538,414.65
Bankers & Shippers (N. Y.)	1,000,000.00	.....	4,697,596.67	636,787.65	3,695,526.90	1,002,069.77	2,002,069.77
Boston (Mass.)	2,000,000.00	.....	14,771,792.96	1,843,075.98	10,215,561.01	4,556,231.95	6,556,231.95
British America (Toronto)	.....	200,000.00	2,534,459.59	307,421.00	1,998,973.87	535,485.72	735,485.72
Caledonian (Edinburgh)	.....	200,000.00	4,472,870.53	322,763.53	3,327,509.12	1,145,361.41	1,345,361.41
California (Cal.)	1,000,000.00	.....	3,914,297.27	207,577.97	3,358,823.02	1,545,474.35	1,545,474.35
Camden (N. J.)	1,500,000.00	.....	9,215,150.27	828,584.00	7,007,485.18	2,307,665.09	3,707,665.09
Citizens (Mo.)	200,000.00	.....	1,272,591.17	104,913.17	986,276.43	286,314.74	486,314.74
City of New York (N. Y.)	1,000,000.00	.....	4,509,903.83	335,335.00	3,515,253.19	994,656.64	1,994,656.64
Columbia (N. J.)	400,000.00	.....	2,420,027.86	94,872.00	1,385,489.56	1,034,538.30	1,434,538.30
Commerce (N. Y.)	500,000.00	.....	1,969,701.44	78,272.00	1,325,797.05	643,904.39	1,143,904.39
Commercial Union (London)	.....	800,000.00	15,661,424.60	1,465,553.00	11,083,526.95	5,377,897.65	6,177,897.65
Commercial Union (N. Y.)	200,000.00	.....	2,763,789.88	227,801.00	2,151,141.80	612,648.08	812,648.08
Commonwealth (N. Y.)	500,000.00	.....	5,815,615.50	340,402.00	3,379,591.30	1,936,024.20	2,436,024.20
Concordia (Wis.)	1,000,000.00	.....	6,217,319.99	301,961.78	5,283,969.12	933,350.87	1,933,350.87
Connecticut (Conn.)	1,000,000.00	.....	14,220,025.99	1,009,323.30	9,619,642.47	4,600,383.52	5,600,383.52
Continental (N. Y.)	10,000,000.00	.....	57,462,940.19	2,685,984.94	36,718,338.22	20,744,601.97	30,744,601.97
County (Pa.)	500,000.00	.....	1,941,968.42	105,702.11	1,435,898.35	506,070.07	1,006,070.07
Detroit F. & M. (Mich.)	800,000.00	.....	3,474,361.22	175,151.40	2,362,669.96	1,111,691.26	1,911,691.26
Eagle (N. Y.)	500,000.00	.....	1,346,327.34	18,707.78	845,259.55	501,077.79	1,001,077.79
Eagle Star & Brit. Dom. (London)	.....	510,000.00	5,584,571.09	1,005,308.87	4,576,183.39	1,518,385.70	2,028,385.70
Employers Fire (Mass.)	1,000,000.00	.....	3,165,484.89	135,117.23	2,250,870.39	1,914,614.50	1,914,614.50
Equitable F. & M. (R. I.)	1,000,000.00	.....	4,584,170.03	302,065.30	2,574,207.75	2,009,962.28	3,009,962.28
Eureka Security F. & M. (Ohio)	250,000.00	.....	1,721,217.54	54,171.90	1,069,681.59	651,535.95	901,535.95

Export (N. Y.)	\$ 600,000.00	.....	\$ 1,253,012.47	\$ 4,321.05	\$ 704,137.64	\$ 548,874.83	\$ 1,148,874.83
Federal (N. J.)	1,000,000.00	.....	8,989,412.91	1,466,685.16	6,096,565.65	2,892,847.26	3,592,847.26
Fidelity-Phenix (N. Y.)	5,000,000.00	.....	43,335,825.95	19,519,814.36	26,154,757.62	17,184,068.23	22,184,068.23
Fire Association (Pa.)	3,000,000.00	.....	20,504,644.35	1,288,357.52	13,299,314.26	7,205,320.09	10,205,320.09
Fireman's Fund (Cal.)	3,000,000.00	.....	25,191,989.79	3,611,892.76	20,609,503.04	4,182,486.75	7,582,486.75
Firemen's Insurance (N. J.)	3,000,000.00	.....	15,123,531.91	1,475,998.49	11,536,871.80	3,586,660.11	6,586,660.11
Fitchburg Mutual (Mass.)	Mutual	.....	790,935.60	66,099.92	667,107.58	123,828.02	123,828.02
Franklin (Pa.)	1,000,000.00	.....	9,060,788.79	671,065.00	6,225,142.94	2,835,645.85	3,835,645.85
General Fire Assurance (Paris)	\$ 200,000.00	.....	1,392,115.20	148,346.48	1,182,963.46	409,151.74	609,151.74
Girard F. & M. (Pa.)	1,000,000.00	.....	5,474,032.20	312,419.65	4,213,098.14	1,260,934.06	2,260,934.06
Glens Falls (N. Y.)	2,500,000.00	.....	14,220,924.09	1,269,215.52	11,091,830.33	3,129,093.76	5,629,093.76
Globe & Rutgers (N. Y.)	3,500,000.00	.....	60,654,703.06	6,608,157.00	40,844,079.14	19,810,623.02	23,310,623.92
Grain Dealers (Ind.)	Mutual	.....	1,702,946.29	25,778.63	663,536.89	1,039,409.40	1,039,409.40
Great American (N. Y.)	12,500,000.00	.....	48,176,197.51	2,953,387.11	33,838,962.19	14,337,235.32	26,837,235.32
Hampton Roads F. & M. (Va.)	375,000.00	.....	910,893.54	65,041.74	804,100.73	106,792.81	481,792.81
Hanover (N. Y.)	1,500,000.00	.....	9,166,024.34	731,987.71	7,157,053.31	2,008,971.03	3,508,971.03
Hardware Dealers (Wis.)	Mutual	.....	1,585,971.26	86,342.50	1,380,450.02	475,521.24	475,521.24
Hartford (Conn.)	8,000,000.00	.....	78,027,872.42	6,908,796.39	62,544,101.08	15,483,771.31	23,483,771.31
Home F. & M. (Cal.)	1,000,000.00	.....	4,671,543.81	233,265.54	3,241,467.08	1,030,076.73	2,430,076.73
Home Insurance (N. Y.)	18,000,000.00	.....	84,980,279.11	6,527,561.00	65,480,417.15	19,499,861.96	37,499,861.96
Hudson (N. Y.)	500,000.00	.....	2,673,873.85	261,250.98	1,889,336.96	784,536.89	1,284,536.89
Imperial (N. Y.)	500,000.00	.....	2,999,985.34	118,425.00	1,660,574.79	1,339,410.55	1,839,410.55
Importers & Exporters (N. Y.)	700,000.00	.....	3,002,506.66	310,457.93	2,399,205.62	603,301.04	1,203,301.04
Insurance Co. of N. A. (Pa.)	5,000,000.00	.....	53,667,924.28	6,063,232.00	34,635,878.29	12,000,000.00	24,042,045.99
Insurance Co. of Pa. (Pa.)	1,000,000.00	.....	5,942,182.66	490,599.15	4,126,703.39	1,515,479.27	2,515,479.27
Inter-State (Mich.)	259,089.00	.....	443,763.54	12,359.94	329,358.69	114,404.85	373,493.85
Law, Union & Rock (London) .....	.....	.....	2,227,260.96	87,623.40	1,509,529.95	1,075,731.01	1,433,731.01
Liverpool & London & Globe (London)	358,000.00	.....	20,004,078.80	1,965,509.43	14,988,177.91	5,615,900.89	6,215,900.89
London Assurance (London)	600,000.00	.....	7,972,216.62	1,198,337.80	6,029,336.55	2,514,880.07	3,079,880.07
London & Lancashire (London)	565,000.00	.....	8,689,446.20	404,561.43	5,027,666.93	4,171,779.27	4,681,779.27
London & Prov. M. & Gen'l (London) .....	.....	.....	974,061.46	45,002.00	526,014.90	448,046.56	648,046.56
Manhattan F. & M. (N. Y.)	400,000.00	.....	1,164,220.96	18,763.00	579,445.00	584,775.96	984,775.96
Maritime Insurance (Md.)	500,000.00	.....	1,083,277.81	43,247.00	932,634.84	150,642.97	650,642.97
Massachusetts F. & M. (Mass.)	500,000.00	.....	1,599,240.63	155,398.03	947,253.59	651,987.04	1,151,987.04
Mechanics (Pa.)	600,000.00	.....	4,175,490.93	232,898.35	3,175,127.95	1,000,362.98	1,600,362.98
Mercentile (N. Y.)	\$ 1,000,000.00	.....	5,280,352.57	\$ 273,279.00	\$ 3,841,947.05	\$ 1,438,405.52	\$ 2,438,405.52
Merchants (Cal.)	250,000.00	.....	1,147,868.42	74,355.39	867,555.96	280,312.46	530,312.46
Merchants (N. Y.)	1,000,000.00	.....	7,304,402.53	500,966.96	5,069,172.09	2,245,230.44	3,245,230.44
Michigan F. & M. (Mich.)	400,000.00	.....	2,444,102.93	183,408.78	1,840,258.89	603,844.04	1,003,844.04
Michigan Millers (Mich.)	Mutual	.....	2,628,068.02	156,200.14	1,654,113.14	973,954.88	973,954.88

FIRE INSURANCE COMPANIES (Continued)

TABLE "E"

NAME	Paid Up Capital U. S. Companies	U. S. Deposit Foreign Companies	Admitted Assets	Losses Unpaid	Total Liabilities Including Capital or U. S. Deposit	Surplus Over All Liabilities	Surplus As Regards Policyholders
Millers Mutual (Ill.)	Mutual	.....	1,509,719.38	61,616.52	847,329.20	662,420.18	662,420.18
Millers National (Ill.)	Mutual	.....	4,215,901.93	176,521.96	2,148,225.69	2,067,678.24	2,067,678.24
Mill Owners Mutual (Ohio)	Mutual	.....	1,973,620.40	114,355.32	1,115,448.18	858,072.22	858,072.22
Milwaukee Mechanics (Wis.)	.....	.....	9,620,091.35	629,289.97	7,136,059.10	2,484,032.25	3,734,032.25
Minneapolis F. & M. (Minn.)	200,000.00	.....	806,403.18	5,036.00	378,493.14	427,484.04	627,484.04
Minnesota Imp'l. Mutual (Minn.)	Mutual	.....	2,092,502.15	106,206.59	1,575,128.32	517,373.83	517,373.83
National Ben-Franklin (Pa.)	1,000,000.00	.....	5,252,812.31	498,710.73	4,751,385.75	1,501,427.56	1,501,427.56
National Fire (Conn.)	3,000,000.00	.....	36,041,151.77	2,487,427.51	25,011,802.69	10,372,349.08	13,972,349.08
National Liberty (N. Y.)	1,500,000.00	.....	14,180,226.93	939,359.83	10,185,663.68	4,003,663.25	5,503,663.25
National Security (Neb.)	500,000.00	.....	1,110,160.40	33,403.63	783,399.16	326,765.24	826,765.24
National Union (Pa.)	2,000,000.00	.....	10,999,166.91	1,000,310.61	9,810,463.45	1,188,703.46	3,188,703.46
Netherlands (The Hague)	.....	.....	1,352,537.02	86,383.53	890,436.11	462,100.91	662,100.91
Newark (N. J.)	1,000,000.00	200,000.00	6,009,238.31	516,478.76	4,768,158.58	1,241,179.73	2,241,179.73
New Hampshire (N. H.)	2,250,000.00	.....	12,129,692.87	754,628.25	8,467,112.36	3,672,580.51	5,929,580.51
New Jersey (N. J.)	1,000,000.00	.....	3,240,101.64	290,810.23	2,778,811.08	461,290.56	1,461,290.56
New Zealand (N. Z.)	.....	.....	2,343,921.65	214,201.98	1,653,370.63	690,550.42	1,090,550.42
Niagara (N. Y.)	3,000,000.00	400,000.00	18,996,765.59	1,505,922.00	13,987,337.50	5,009,428.09	8,009,428.09
North Brit. & Merc. (London)	.....	400,000.00	14,869,377.18	1,089,815.00	9,484,189.91	5,385,187.27	5,785,187.27
North China (Shanghai)	.....	400,000.00	1,148,509.22	87,520.53	599,427.52	549,081.70	949,081.70
North River (N. Y.)	2,000,000.00	.....	11,907,925.14	1,858,004.00	11,607,537.17	3,240,387.97	5,240,387.97
Northern Assurance (London)	.....	400,000.00	8,960,540.39	806,064.51	6,789,962.96	2,170,577.43	2,570,577.43
Northern Insurance (N. Y.)	1,000,000.00	.....	4,298,267.87	179,151.00	3,131,140.71	1,037,127.16	2,037,127.16
Northwestern F. & M. (Minn.)	400,000.00	.....	1,972,294.50	142,090.81	1,762,050.37	210,244.13	610,244.13
Northwestern Mutual (Wash.)	Mutual	.....	2,604,266.13	123,889.13	2,068,313.11	535,953.02	535,953.02
Northwestern National (Wis.)	1,000,000.00	.....	11,497,858.42	431,705.25	8,372,848.97	3,125,009.45	4,125,009.45
Norwich Union (Norwich)	.....	.....	7,276,642.81	519,815.21	5,434,904.80	2,271,738.01	2,701,738.01
Ohio Millers Mutual (Ohio)	Mutual	.....	828,106.31	71,943.79	378,106.91	450,000.00	450,000.00
Orient (Conn.)	1,000,000.00	.....	6,734,805.88	278,932.58	4,504,122.86	2,230,683.03	3,230,683.03
Pacific (N. Y.)	400,000.00	.....	4,472,737.86	534,675.59	3,033,185.12	1,439,552.74	1,839,552.74
Pacific States (Ore.)	310,420.00	.....	997,083.13	50,513.25	888,721.02	108,362.00	418,782.11
Palatine (London)	.....	.....	5,242,709.59	363,644.00	3,751,207.83	1,821,501.76	2,151,501.76
Patriotic Ins. Co. of America (N. Y.)	.....	330,000.00	1,620,677.07	136,835.34	1,069,313.78	551,363.29	751,363.29
Pennsylvania (Pa.)	200,000.00	.....	12,873,771.90	654,467.00	8,638,476.18	4,235,295.72	5,235,295.72
Penn. Millers Mutual (Pa.)	Mutual	.....	1,608,742.12	76,689.82	647,007.63	953,734.49	953,734.49
Philadelphia F. & M. (Pa.)	1,000,000.00	.....	3,639,994.98	172,286.30	2,236,001.74	1,403,993.24	2,403,993.24

Phoenix Assurance (London)	\$ 5,000,000.00	\$ 400,000.00	\$ 7,499,441.04	\$ 446,137.00	\$ 5,106,433.78	\$ 2,393,007.26	\$ 2,792,007.26
Phoenix (Conn.)	2,000,000.00	.....	31,567,013.08	1,635,310.43	18,408,105.73	13,098,907.35	18,098,907.35
Providence Washington (R. I.)	3,000,000.00	.....	12,511,737.80	1,138,688.32	8,148,996.17	4,362,741.63	6,362,741.63
Queen (N. Y.) .....	.....	450,000.00	19,442,403.90	1,222,414.86	13,558,652.69	5,883,751.21	8,883,751.21
Queensland (Sydney) .....	.....	.....	1,222,548.34	32,897.00	566,047.50	1,106,500.84	1,556,500.84
Ranchers Hall & Fire (Mont.)	Mutual	.....	61,981.51	44,532.68	46,312.68	15,668.83	15,668.83
Reliance (Pa.)	1,000,000.00	.....	2,674,243.00	176,044.32	2,132,458.17	551,784.83	1,551,784.83
Retail Hardware	Mutual	.....	2,395,001.38	109,470.97	1,377,367.15	1,017,633.53	1,017,633.53
Rhode Island (R. I.)	600,000.00	.....	3,941,996.85	339,976.57	3,352,243.15	559,753.70	1,159,753.70
Richmond (N. Y.)	500,000.00	.....	2,189,801.04	235,885.32	1,674,498.35	515,302.69	1,015,302.69
Rocky Mountain (Mont.)	275,000.00	.....	782,035.39	63,846.31	642,722.26	139,313.13	414,313.13
Royal Exchange (London)	400,000.00	.....	5,150,564.52	410,942.75	3,446,610.87	1,703,953.65	2,103,953.65
Royal Insurance (Liverpool)	400,000.00	.....	24,502,710.88	2,281,900.96	18,709,953.49	5,792,757.39	6,192,757.39
Safeguard (N. Y.)	200,000.00	.....	1,668,510.97	71,018.20	938,827.70	739,683.27	939,683.27
Scot. Union & Nat'l (Edinburgh) .....	.....	200,000.00	9,064,377.11	423,429.00	5,129,939.50	3,934,437.61	4,134,437.61
Security (Conn.)	1,200,000.00	.....	9,294,625.77	749,937.73	7,168,861.26	2,125,764.51	3,325,764.51
South British (Auckland)	3,500,000.00	.....	1,176,724.65	99,186.83	913,018.70	263,705.95	463,705.95
Springfield F. & M. (Mass.)	4,000,000.00	.....	23,929,545.71	1,612,109.10	18,063,342.92	5,866,202.79	9,366,202.79
St. Paul F. & M. (Minn.)	1,000,000.00	.....	22,495,193.56	1,660,283.20	15,948,445.77	6,546,747.79	10,546,747.79
Standard (Conn.) .....	.....	.....	2,721,993.37	73,740.27	2,006,681.48	715,311.89	1,715,311.89
Star Insurance (N. Y.)	1,000,000.00	.....	4,765,577.10	385,588.02	3,593,453.77	1,172,123.33	2,172,123.33
State Assurance (Liverpool)	Mutual	.....	1,453,283.11	97,988.28	1,066,839.07	386,444.04	586,444.04
State Farm. Mutual Hail (Minn.)	850,000.00	.....	186,032.74	549.79	37,959.17	148,073.61	148,073.61
Sterling (Ind.)	700,000.00	.....	2,944,405.38	279,839.20	2,507,651.18	436,754.20	1,286,754.20
Stuyvesant (N. Y.) .....	.....	.....	3,263,487.02	494,153.62	2,819,366.17	444,120.85	1,144,120.85
Sun (London)	400,000.00	.....	7,322,984.10	621,710.00	5,542,102.46	1,780,881.64	2,180,881.64
Superior (Pa.)	1,250,000.00	.....	4,877,885.88	265,390.02	3,952,642.93	952,322.95	2,202,342.95
Svea (Gothenburg)	200,000.00	.....	2,714,788.42	193,662.28	1,752,333.25	932,256.17	1,132,256.17
Tokio M. & F. (Tokio)	400,000.00	.....	6,691,491.37	611,866.28	2,160,102.43	4,041,388.93	4,441,388.93
Twin City (Minn.)	500,000.00	.....	2,406,242.63	69,283.65	2,133,818.92	212,423.71	712,423.71
Union Assurance (London)	\$ 463,000.00	.....	3,119,819.32	290,751.00	2,852,728.60	\$ 730,090.72	\$ 1,193,090.72
Union Insurance (Hong Kong)	400,000.00	.....	7,804,978.06	1,478,215.94	5,475,880.89	2,329,097.17	2,729,097.17
United Mutual (Mass.)	Mutual	.....	1,136,954.57	42,424.96	681,742.32	2,155,212.25	2,555,212.25
United States Fire (N. Y.)	\$ 2,000,000.00	.....	21,779,988.42	2,439,980.00	16,017,568.96	5,762,419.16	7,762,419.16
Urbaine (Paris)	300,000.00	.....	5,598,660.12	843,835.30	4,966,731.47	931,998.65	1,231,998.65
Utah Home (Utah)	400,000.00	.....	2,152,411.83	199,362.21	1,315,174.46	776,637.37	1,176,637.37
Victory (Pa.)	1,000,000.00	.....	2,395,699.71	160,656.59	1,866,915.35	528,784.36	1,528,784.36
Western (N. Y.)	1,500,000.00	.....	13,186,351.52	1,187,900.76	10,281,669.33	2,904,682.19	4,404,682.19
Western (Toronto)	400,000.00	.....	4,489,822.75	732,100.00	3,323,222.56	1,166,600.19	1,566,600.19
World Auxiliary (London)	200,000.00	.....	781,082.44	66,337.25	557,233.01	223,849.43	423,849.43
World F. & M. (Conn.)	1,000,000.00	.....	2,302,398.13	25,402.78	1,397,707.40	904,600.73	1,904,600.73
Yorkshire (York)	200,000.00	.....	3,405,611.76	273,437.83	2,187,777.82	1,307,833.94	1,507,833.94

MISCELLANEOUS Statement Showing Accident, Health, Liability and Workmen's Com

NAME	Totals		Premium Fee Paid
	Premiums Received	Losses Paid	
Aetna Casualty & Surety (Conn.)	\$ 51,625.73	\$ 30,876.37	\$ 1,057.51
Aetna Life (Conn.)	111,277.97	45,997.10	.....
American Automobile (Mo.) .....	.....	.....	125.00
American Surety (N. Y.)	48,387.67	138,956.13	992.75
Benefit Assn. Ry. Employees (Ill.)	55,538.30	33,510.40	1,135.77
Continental Casualty (Ind.)	52,908.75	29,304.79	1,083.18
Continental Life (Mo.)	9,045.80	2,270.75	.....
Employers Indemnity (Mo.)	15,326.03	6,359.66	331.52
Employers Liability (London)	4,254.06	20,438.32	125.00
Equitable Life (N. Y.)	3,315.51	923.44	.....
Federal Casualty (Mich.)	307.85	933.71	150.00
Federal Life (Ill.)	1,047.66	130.35	.....
Federal Surety (Iowa)	33,019.93	7,002.65	825.50
Fidelity & Casualty (N. Y.)	5,408.80	18,660.03	133.18
Fidelity & Deposit (Md.)	51,760.20	69,321.58	1,060.20
Georgia Casualty (Ga.)	2,312.89	849.00	125.00
Globe Indemnity (N. Y.)	2,960.89	21,746.80	125.00
Great Northern Life (Wis.)	6,735.13	1,829.23	.....
Hartford Accident & Indemnity (Conn.)	80,399.61	72,166.55	1,635.10
Hartford Livestock (N. Y.)	8,503.70	3,530.00	195.07
Hartford Steam Boiler (Conn.)	7,114.37	1,530.88	167.28
Indemnity Ins. Co. of America (Pa.)	6,598.13	6,654.29	156.96
Independence Indemnity (Pa.)	844.92	10,355.46	125.00
Integrity Mutual Casualty (Ill.)	9,804.14	2,674.99	221.08
Inter-State Business Men's (Iowa)	6,266.36	1,544.32	150.32
Lloyds Plate Glass (N. Y.)	4,028.27	1,241.11	125.00
London Guarantee & Accident (London)	28,201.72	86,043.59	589.03
Loyal Protective (Mass.)	935.40	478.92	125.00
Maryland Casualty (Md.)	35,126.64	28,858.67	727.53
Massachusetts Bonding (Mass.)	37,229.42	17,922.56	770.84
Massachusetts Protective (Mass.)	77,042.96	34,669.94	1,565.86
Metropolitan Casualty (N. Y.)	692.86	.....	125.00
Metropolitan Life (N. Y.)	18,928.63	10,724.85	.....
Missouri State Life (Mo.)	1,537.17	249.36	.....
Mutual Benefit Health & Accident (Neb.)	99,754.55	49,638.41	2,020.09
National Casualty (Mich.)	5,498.51	2,239.83	134.97
National Life (Ill.)	50.53	.....	.....
National Surety (N. Y.)	65,803.81	78,724.47	1,343.15
New York Plate Glass (N. Y.)	4,447.66	2,143.10	125.00
North American Accident (Ill.)	8,664.34	3,178.04	198.29
Occidental Life (Cal.)	104.90	149.09	.....
Ocean Accident & Guarantee Co. (London)	14,611.74	2,132.24	317.23
Pacific Mutual Life (Cal.)	39,946.83	15,562.26	.....
Preferred Accident (N. Y.)	23,295.36	7,420.35	490.92
Royal Indemnity (N. Y.)	41,553.19	62,973.79	855.66
Southern Surety (Iowa)	16,863.39	7,932.13	421.58
Standard Accident (Mich.)	36,280.70	30,522.41	750.61
Travelers (Conn.)	33,145.10	10,050.37	.....
United States Casualty (N. Y.)	1,061.11	1,818.71	125.00
U. S. Fidelity & Guaranty Co. (Md.)	173,675.24	156,327.81	3,498.50
U. S. National Life & Casualty (Ill.)	2.28	427.66	.....
Western Casualty (Colo.)	6,613.62	2,053.65	157.27
TOTALS.....	\$1,349,680.93	\$1,141,050.12	\$24,911.95

*Accident and Health.

†Deduct.

INSURANCE COMPANIES **TABLE "F-1"**
pensation Business Transacted in Montana for the Calendar Year 1924

Accident		Health		Liability		Workmen's Compensation	
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
\$ 31.76	.....	.....	.....	\$ 52.36	.....	.....	.....
12,841.06	\$ 1,803.78	\$ 4,045.91	\$ 1,413.26	18,203.93	\$ 4,755.00	\$ 58,688.50	\$ 30,650.36
.....
*55,538.30	*33,510.40	.....	.....	.....	.....	.....	.....
.....
28,859.84	9,991.43	9,277.93	3,389.68	1,101.92	95.00	2,925.75	994.73
* 9,045.80	* 2,270.75	.....	.....	.....	.....	.....	.....
* 4,196.45	* 1,275.70	.....	.....	26.48	.....	.....	.....
786.96	117.50	† 63.99	† 825.23	240.56	17.50	.....	.....
1,384.52	98.21	1,930.99	.....	.....	.....	.....	.....
.....
* 307.85	* 933.71	.....	.....	.....	.....	.....	.....
*1,047.66	* 130.35	.....	.....	.....	.....	.....	.....
326.49	13.33	258.77	.....	1,186.45	.....	.....	.....
118.15	.....	27.50	.....	1,225.48	.....	1,453.23	16.00
.....
.....	.....	.....	.....	232.18	.....	.....	.....
80.40	.....	92.49	73.81	242.83	.....	.....	.....
2,969.29	111.30	3,765.84	1,717.93	.....	.....	.....	.....
6,330.79	5,338.65	1,002.76	125.00	6,083.25	3,008.50	15,745.23	11,121.17
.....
.....	.....	.....	.....	1,859.67	117.00	641.24	5,854.20
.....	.....	.....	.....	.....	.....	132.50	29.00
107.48	.....	114.58	50.00	723.68	.....	5,265.24	2,481.78
*6,266.36	* 1,544.32	.....	.....	.....	.....	.....	.....
.....
335.75	5,073.20	72.00	108.90	2,680.38	.....	12,226.86	13,571.07
* 935.40	* 478.92	.....	.....	.....	.....	.....	.....
1,352.96	682.09	536.29	253.92	1,972.98	2,842.75	7,224.92	6,219.42
16,381.39	7,959.51	13,298.98	8,629.82	522.38	10.00	.....	.....
.....
*77,042.96	*34,669.94	.....	.....	.....	.....	.....	.....
.....
4,959.52	2,304.65	13,969.11	8,420.20	.....	.....	.....	.....
1,292.17	249.36	245.00	.....	.....	.....	.....	.....
*99,754.55	*49,638.41	.....	.....	.....	.....	.....	.....
.....
*5,498.51	* 2,239.83	.....	.....	.....	.....	.....	.....
* 50.53	.....	.....	.....	.....	.....	.....	.....
.....
8,664.34	3,178.04	.....	.....	.....	.....	.....	.....
.....
77.64	55.52	27.26	93.57	.....	.....	.....	.....
780.75	37.50	200.00	100.00	2,350.39	68.00	9,823.68	381.60
19,159.21	11,275.73	20,787.62	4,286.53	.....	.....	.....	.....
16,974.46	6,291.30	6,321.50	1,129.05	.....	.....	.....	.....
1,479.46	† 186.26	263.80	1,053.53	2,752.99	† 1,406.00	9,499.34	7,355.10
2,507.85	2,565.71	9.75	.....	2,734.64	20.00	14,966.78	5,064.10
.....
9,163.79	3,954.16	2,614.44	1,185.99	1,324.66	103.50	3,012.60	5,860.54
27,097.87	6,009.26	2,260.83	1,211.59	1,925.19	729.52	.....	.....
216.28	309.21	165.02	30.00	.....	.....	123.21	474.20
4,188.66	1,158.74	2,189.63	1,070.65	9,666.54	1,928.07	40,347.86	18,809.09
* 2.28	* 427.66	.....	.....	.....	.....	.....	.....
*6,613.62	* 2,053.65	.....	.....	.....	.....	.....	.....
.....
\$434,774.11	\$197,563.56	\$83,414.01	\$35,168.66	\$57,108.94	\$12,288.84	\$182,076.94	\$108,792.36

MISCELLANEOUS INSURANCE COMPANIES
Statement Showing Auto Liability, Fidelity, Surety and Burglary and Theft Business Transacted in Montana
for the Calendar Year 1924

NAME	Auto Liability		Fidelity		Surety		Burglary and Theft	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety (Conn.)	\$ 6,142.55	\$ 11,140.10	\$ 4,018.46	\$ 776.58	\$ 11,459.86	\$ 6,540.14	\$ 7,617.54	\$ 1,514.75
Aetna Life (Conn.)	17,498.57	7,374.70						
American Surety (N. Y.)			21,109.73	18,646.92	22,537.52	120,299.21	4,740.42	10.00
Continental Casualty (Ind.)	6,033.15		132.58	10,000.00	749.69	4,256.97	485.21	
Employers Indemnity (Mo.)	4,059.21	2,825.00						
Employers Liability (London)	2,014.72	710.00	90.00	138.00	298.97	19,387.81	16.10	
Federal Surety (Iowa)	2,198.00	1,094.50	2,250.45	26.00	23,535.19	3,224.46	443.72	
Fidelity & Casualty (N. Y.)			1,671.85		813.20	18,635.53	35.57	
Fidelity & Deposit (Md.)	250.24		12,302.86	6,527.52	34,602.37	62,785.56	4,854.97	8.80
Georgia Casualty (Ga.)	1,082.00	679.00					26.43	
Globe Indemnity (N. Y.)	156.90		660.87		1,007.07	20,673.19	666.76	
Hartford Accident & Indemnity (Conn.)	14,608.65	9,344.79	4,099.99	276.75	9,417.48	28,599.88	2,356.78	604.05
Independence Ins. Co. of America (Pa.)	132.69		1,405.11	549.69	1,714.88	243.70	447.44	74.46
Independence Indemnity (Pa.)	136.82		30.00		13.11	10,094.35		
Integrity Mutual Casualty (Ill.)	474.58		2,025.91		525.00		11.65	
London Guar. & Accident (London)	3,816.49	508.14	572.00	276.03	5,255.93	62,689.81	485.28	2,187.50
Maryland Casualty (Md.)	3,910.73	1,743.60	1,316.92	*	10,905.22	14,662.51	2,147.49	67.48
Massachusetts Bonding (Mass.)	1,539.84	500.00	1,296.35		1,567.95		1,031.30	555.83
Metropolitan Casualty (N. Y.)	186.40		173.67		21.80		289.07	
National Surety (N. Y.)			35,858.81	12,727.66	25,308.47	65,183.32	4,636.53	813.49
Ocean Accident & Guarantee (London)	542.22	942.85	125.50	* 12.39			405.85	242.50
Royal Indemnity (N. Y.)	8,792.05	1,033.60	3,488.20	17,575.00	1,324.46	30,591.54	1,821.93	1,224.17
Southern Surety (Iowa)			456.75		* 2,574.29		39.26	
Standard Accident (Mich.)	7,934.85	12,633.79	400.84		2,867.26	2,294.11	331.05	31.50
Travelers (Conn.)	1,861.21	2,100.00						
United States Casualty (N. Y.)	585.55	942.85					* 86.83	
U. S. Fidelity & Guaranty (Md.)	33,139.18	23,893.05	20,642.48	4,289.48	27,201.14	91,290.25	6,461.50	37.70
TOTAL	\$117,137.60	\$78,408.82	\$113,899.34	\$71,886.24	\$177,626.06	\$563,208.34	\$39,588.72	\$7,372.23

*Deduct.

MISCELLANEOUS INSURANCE COMPANIES **TABLE "F-3"**
Statement Showing Automobile and Team Property Damage, Plate Glass, Steam Boiler, and Miscellaneous
Business Transacted in Montana for the Calendar Year 1924

NAME	Automobile and Team Property Damage		Plate Glass		Steam Boiler		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety (Conn.)	\$16,263.84	\$ 9,444.71	\$5,737.07	\$ 1,436.89	.....	.....	\$ † 301.29	\$ † 23.20
Continental Casualty (Ind.)	2,302.15	536.52	1,040.53	130.46	.....	.....	.....	.....
Employers Indemnity (Mo.)	3,225.95	1,632.43	3,707.94	626.53	.....	.....	.....	.....
Employers Liability (London)	707.78	67.51	11.48	.....	48.48	.....	.....	.....
Federal Surety (Iowa)	1,122.15	189.92	1,698.71	454.44	.....	.....	.....	.....
Fidelity & Casualty (N. Y.)	7.00	8.50	.....	.....	* 213.62	.....	.....	.....
Georgia Casualty (Ga.)	421.00	.....	551.28	170.00	.....	.....	.....	.....
Globe Indemnity (N. Y.)	53.57	56.95	.....	.....	.....	.....	.....	.....
Hartford Accident & Indemnity (Conn.)	13,638.18	12,651.37	7,116.56	396.39	.....	.....	.....	.....
Hartford Live Stock (N. Y.)	.....	.....	.....	.....	.....	.....	‡ 8,503.70	‡ 3,530.00
Hartford Steam Boiler (Conn.)	.....	.....	.....	.....	.....	.....	.....	.....
Indemnity Ins. Co. of America	115.47	139.40	.....	.....	.....	.....	.....	.....
Independence Indemnity (Pa.)	111.27	157.65	39.82	.....	.....	.....	.....	.....
Integrity Mutual Casualty (Ill.)	291.51	51.55	161.66	91.66	.....	.....	.....	.....
Lloyds Plate Glass (N. Y.)	.....	.....	4,028.27	1,241.11	.....	.....	.....	.....
London Guarantee & Accident (London)	.....	.....	.....	.....	.....	.....	.....	.....
Maryland Casualty (Md.)	2,656.18	1,572.95	100.85	55.99	.....	.....	.....	.....
Massachusetts Bonding (Mass.)	1,881.73	851.81	3,262.97	1,535.09	451.83	.....	.....	.....
Metropolitan Casualty (N. Y.)	758.55	209.80	812.67	62.60	.....	.....	.....	.....
New York Plate Glass (N. Y.)	21.92	.....	4,447.66	2,143.10	.....	.....	.....	.....
Ocean Accident & Guar. (London)	.....	.....	.....	.....	.....	.....	.....	.....
Royal Indemnity (N. Y.)	213.52	250.85	169.83	121.33	.....	.....	.....	.....
Southern Surety (Iowa)	4,227.97	2,540.00	7,225.16	1,949.28	256.54	\$ 1,096.21	40.29	149.62
Standard Accident (Mich.)	.....	.....	* 37.35	.....	.....	.....	.....	.....
United States Casualty (N. Y.)	6,506.12	4,107.42	1,970.09	351.40	.....	.....	.....	.....
U. S. Fidelity & Guaranty (Md.)	55.36	62.45	2.52	.....	.....	.....	.....	.....
U. S. Fidelity & Guaranty (Md.)	17,498.09	8,708.00	12,340.16	5,142.78	.....	.....	.....	.....
TOTALS	\$72,179.31	\$43,552.11	\$54,400.82	\$16,509.05	\$7,437.05	\$1,096.21	\$10,108.03	\$5,233.70

*Deduct.
†Sprinkler.
‡Livestock.
§Flywheel.

Summary of Statements as to Capital, Surplus, Assets and Liabilities—December 31, 1924

NAME	Paid Up Capital	Admitted Assets	Unpaid Losses	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus As Regards Policyholders
Aetna Casualty & Surety	\$ 2,000,000.00	\$21,440,130.77	\$ 4,153,042.21	\$16,278,645.62	\$ 5,161,485.15	\$ 7,161,485.15
American Automobile	300,000.00	5,915,210.99	1,562,939.25	4,388,215.10	1,076,995.89	1,376,995.89
American Surety	5,000,000.00	17,354,336.86	3,271,723.58	14,703,483.44	2,650,853.42	7,650,853.42
Benefit Assn. Ky. Employees	Mutual	992,556.05	117,225.92	295,326.96	697,229.09	697,229.09
Continental Casualty	2,000,000.00	12,871,829.45	2,894,866.23	11,871,829.48	1,000,000.00	3,000,000.00
Employers Indemnity	700,000.00	2,632,970.53	704,629.84	2,214,185.69	418,784.84	1,118,784.84
Employers Liability	200,000.00	29,970,813.76	11,873,171.00	21,879,946.72	8,090,867.04	8,290,867.04
Federal Casualty	350,000.00	605,438.14	46,890.00	485,007.38	120,330.76	470,330.76
Fidelity Surety	1,000,000.00	1,845,866.47	195,391.33	1,685,296.85	160,569.62	1,160,569.62
Fidelity & Casualty	4,000,000.00	31,917,861.21	10,376,027.89	26,615,206.12	5,302,655.09	9,302,655.09
Fidelity & Deposit	5,000,000.00	18,131,761.88	3,619,860.05	16,187,117.33	1,944,644.55	6,944,644.55
Georgia Casualty	500,000.00	3,251,719.96	771,922.00	2,356,592.03	301,127.93	801,127.93
Globe Indemnity	1,500,000.00	24,110,744.13	8,990,681.86	20,610,744.13	3,350,000.00	5,000,000.00
Hartford Accident & Indemnity	1,000,000.00	23,814,006.27	9,144,373.44	20,464,006.27	3,350,000.00	4,350,000.00
Hartford Livestock	500,000.00	1,353,587.82	80,035.87	1,149,605.94	203,981.88	703,981.88
Hartford Steam Boiler	2,500,000.00	13,455,862.17	258,782.17	9,216,507.13	4,239,355.04	6,739,355.04
Indemnity Ins. Co. of America	1,000,000.00	10,170,449.58	2,803,960.63	8,446,618.24	1,723,831.34	2,723,831.34
Independence Indemnity	1,500,000.00	6,733,811.19	742,881.32	5,228,631.93	1,505,159.26	3,005,159.26
Integrity Mutual Casualty	300,000.00	1,589,747.52	806,971.52	1,489,747.61	100,000.00	400,000.00
Inter-State Business Men's Assn.	Assessment	620,257.66	148,747.47	204,971.25	.....	.....
Lloyds Plate Glass	750,000.00	2,093,906.18	60,004.10	1,530,235.91	1,573,670.27	1,323,670.27
London Guarantee & Accident	750,000.00	17,621,608.92	8,890,100.93	16,738,636.78	1,882,972.15	2,632,972.15
Loyal Protective	100,000.00	3,841,655.30	166,000.00	5,525,193.65	316,361.35	416,361.35
Maryland Casualty	5,000,000.00	33,444,865.55	9,932,055.14	27,949,366.65	5,495,439.52	10,495,439.52
Massachusetts Bonding	1,500,000.00	9,678,870.22	2,301,139.40	7,277,272.20	1,801,598.02	3,301,598.02
Massachusetts Protective	500,000.00	4,756,034.40	1,204,226.81	3,663,893.03	1,092,141.37	1,592,141.37
Metropolitan Casualty	1,000,000.00	3,988,435.20	385,202.51	3,213,985.91	774,449.29	1,774,449.29
Mutual Benefit H. & A. Assn.	Assessment	705,287.06	352,626.80	436,249.35	269,037.71	269,037.71
National Casualty	200,000.00	739,517.74	60,800.00	533,300.00	206,217.74	406,217.74
National Surety	10,000,000.00	33,443,629.45	5,858,152.39	28,446,101.18	4,997,528.27	14,997,528.27
New York Plate Glass	500,000.00	2,413,913.22	45,211.69	1,388,421.39	1,025,491.82	1,525,491.82
North American Accident	200,000.00	1,573,325.47	393,962.88	1,382,945.15	190,380.32	390,380.32
Ocean Accident & Guarantee	750,000.00	20,001,655.07	7,795,500.48	16,901,718.07	3,039,937.00	3,789,937.00
Preferred Accident	1,400,000.00	9,483,652.06	1,977,282.68	7,923,801.85	1,529,800.21	2,929,800.21
Royal Indemnity	1,000,000.00	20,754,506.18	8,279,231.00	16,673,662.33	4,080,843.85	5,080,843.85
Southern Surety	1,225,000.00	7,046,054.66	1,568,980.15	5,300,781.93	745,272.74	1,970,272.73
Standard Accident	2,500,000.00	17,500,394.36	5,289,747.67	15,309,457.71	2,190,936.62	4,690,936.62
United States Casualty	1,000,000.00	9,147,904.31	3,652,436.29	8,040,138.66	1,107,765.65	2,107,765.65
U. S. Fidelity & Guaranty	5,000,000.00	40,342,281.54	12,755,771.55	34,354,104.93	5,988,176.61	10,988,176.61
Western Casualty	200,000.00	353,744.59	18,193.20	274,189.01	79,555.58	279,555.58

Summary of Statements as to Assets and Liabilities—December 31, 1924

NAME	Admitted Assets	Total Unpaid Claims	Other Liabilities	Total Liabilities
Aid, Associations for Lutherans (Wis.)	\$3,911,311.92	\$ 10,750.00	\$ 59,239.81	\$ 69,989.81
Ancient Order of United Workmen (N. D.)	4,150,600.36	10,209.50	21,949.05	32,158.55
Catholic Knights of America (Mo.)	1,145,718.36	43,767.61	13,327.91	57,095.51
Catholic Order of Foresters (Mo.)	15,789,089.55	192,332.04	4,878.65	197,210.69
Croatian League of Illinois (Ill.)	534,961.26	17,002.00	5,894.99	22,896.99
Degree of Honor Protective Association (Minn.)	4,383,567.44	3,000.00	5,207.90	8,207.90
Fraternal Aid Union (Kansas)	7,571,880.05	970,626.14	5,219,529.67	5,490,155.81
Fraternal Brotherhood (Cal.)	1,497,027.48	612,620.96	31,180.86	643,801.82
Grand Aerie F. O. E. (Mo.)	1,900,832.55	13,500.00	7,192.31	29,692.31
Grand Carmolian Slovenian Catholic Union (Ill.)	1,336,239.48	23,723.81	1,392.96	25,116.77
Homesleaders Life Association (Iowa)	942,786.46	21,889.88	45,791.41	67,681.29
Independent Order of Foresters (Canada)	39,435,162.84	953,985.93	38,269,499.50	38,523,485.43
Knights of Columbus (Conn.)	20,549,538.42	288,825.70	25,000.00	313,835.70
Knights of Pythias (Ind.)	17,932,078.46	286,711.65	15,762,447.20	16,049,158.85
Ladies Catholic Benevolent Association (Pa.)	10,852,339.84	97,457.58	4,673.34	102,130.92
Ladies of the Maccabees (Mich.)	2,786,530.80	115,462.29	21,782.67	137,244.96
Lutheran Brotherhood (Minn.)	319,088.41	.....	319,088.41	319,088.41
Maccabees (Mich.)	22,949,353.45	400,332.87	22,554,329.74	22,954,662.61
Modern Brotherhood of America (Iowa)	7,147,669.21	320,812.52	32,164.47	352,977.00
Modern Woodmen of America (Ill.)	43,068,246.20	2,475,837.48	130,609.15	2,606,446.63
National Croatian League (Pa.)	1,965,501.21	78,671.41	1,173.11	79,844.52
National Slovak Society (Pa.)	2,819,370.15	72,313.23	174,290.25	246,603.48
National Union Assurance Society (Ohio)	5,812,437.33	100,850.00	5,711,587.33	5,812,437.33
Neighbors of Woodcraft (Ore.)	3,789,532.30	73,800.00	10,549.59	84,349.59
Railway Mail Association (N. H.)	256,764.82	1,639.00	.....	1,639.00
Royal Arcanum (Mass.)	17,102,575.13	558,487.71	380,110.11	938,597.82
Royal Highlanders (Neb.)	2,453,994.79	11,700.00	.....	11,700.00
Royal Neighbors (Ill.)	20,813,537.10	472,497.06	35,900.60	508,397.06
Security Benefit Association (Kan.)	3,892,609.40	523,077.18	445,353.98	968,431.16
Sons of Norway (Minn.)	734,146.25	5,000.00	.....	5,000.00
South Slavonic Catholic Union (Minn.)	722,337.10	6,000.00	45,161.78	51,161.78
United Artisans (Ore.)	1,907,159.05	4,500.00	1,115.83	5,615.83
United Commercial Travelers (Ohio)	1,965,925.40	337,476.53	1,762.32	339,238.85
United Order of Americans (Wis.)	629,859.65	21,500.00	4,468.17	25,968.17
Western Bohemian Fraternal Association (Iowa)	1,953,282.50	5,436.24	.....	5,436.24
Women's Benefit Association of the Maccabees (Mich.)	20,303,812.10	264,369.34	147,885.71	412,255.05
Women of the World (Colo.)	10,213,076.15	368,300.00	66,460.57	434,760.57
Women, Brotherhood of American (Iowa)	6,671,036.24	414,604.47	4,272,501.15	4,637,105.62

F R A T E R N A L Statement Showing Total and Montana Business for the Cal

NAME	Total Benefit Certificates 1923	
	No.	Amount
Aid Association for Lutherans (Wis.)	33,329	\$ 32,029,110.00
Ancient Order of United Workmen (N. D.)	16,925	28,406,376.00
Catholic Knights of America (Mo.)	17,921	17,330,677.01
Catholic Order of Foresters (Mo.)	127,461	122,863,489.00
Croatian League of Illinois (Ill.)	11,641	9,794,200.00
Fraternal Brotherhood (Cal.)	21,172	20,874,918.00
Degree of Honor Protective Assn. (Minn.)	42,575	37,512,656.25
Fraternal Aid Union (Kansas)	80,532	86,084,031.00
Grand Aerie F. O. E. (Mo.)	3,623	4,125,070.50
Grand Carniolian Slovenian Catholic Union (Ill.)	13,682	11,996,750.00
Homesteaders Life Association (Iowa)	21,619	29,111,398.00
Independent Order of Foresters (Canada)	154,735	149,325,940.00
Knights of Columbus (Conn.)	229,333	249,172,196.33
Knights of Pythias (Ind.)	87,436	117,408,654.00
Ladies Catholic Benevolent Assn. (Pa.)	106,053	82,383,110.00
Ladies of the Maccabees (Mich.)	45,594	33,663,500.00
Lutheran Brotherhood (Minn.)	2,495	4,112,500.00
Maccabees (Mich.)	190,991	211,256,279.76
Modern Brotherhood of America (Iowa)	47,750	54,951,125.82
Modern Woodmen of America (Ill.)	1,105,877	1,664,454,000.00
National Croatian Society (Pa.)	42,962	34,490,200.00
National Slovak Society (Pa.)	39,736	30,125,750.00
National Union Assurance Society (Ohio)	31,270	48,374,910.00
Neighbors of Woodcraft (Ore.)	56,836	69,058,200.00
Railway Mail Association (N. H.)	17,273	69,092,000.00
Royal Arcanum (Mass.)	121,556	194,145,768.00
Royal Highlanders (Neb.)	20,492	27,373,050.00
Royal Neighbors (Ill.)	428,077	419,679,000.00
Security Benefit Association (Kan.)	212,729	247,191,392.00
Sons of Norway (Minn.)	7,619	5,500,000.00
South Slavonic Catholic Union (Minn.)	9,328	7,749,500.00
United Artisans (Ore.)	18,715	18,035,115.00
United Commercial Travelers (Ohio)	109,563	547,815,000.00
United Order of Americans (Wis.)	10,285	9,585,166.67
Western Bohemian Fraternal Association (Iowa)	21,494	18,793,343.50
Woman's Benefit Assn. of the Maccabees (Mich.)	231,167	185,474,999.55
Woodmen of the World (Colo.)	138,092	222,507,800.00
Yeomen, Brotherhood of American (Iowa)	176,978	212,910,550.00
TOTALS	4,095,491	\$5,372,270,982.64

SOCIETIES

TABLE "I"

endar Year 1924 and Exhibiting Comparisons With Previous Year

In Force December 31 1924		Benefit Certificates in Force in Montana December 31				Received from Montana Members 1924
		1923		1924		
No.	Amount	No.	Amount	No.	Amount	
39,212	\$ 39,253,198.00	-----	-----	1	\$ 1,000.00	\$ 25.50
18,682	31,060,656.00	1,957	3,153,000.00	2,549	4,142,000.00	87,037.59
16,370	15,640,991.14	38	52,750.00	31	41,750.00	2,157.03
129,515	121,208,545.00	403	524,000.00	372	488,500.00	10,472.56
11,830	10,022,350.00	184	153,600.00	185	157,000.00	4,824.10
16,532	15,944,520.00	614	676,900.00	598	576,472.00	20,604.55
46,824	41,505,698.43	1,371	1,426,491.00	1,308	1,345,786.00	31,254.32
77,344	81,854,726.00	198	294,811.00	188	280,578.00	12,015.69
3,868	4,441,719.50	13	17,500.00	15	18,500.00	455.61
14,775	13,002,250.00	349	327,000.00	347	328,250.00	8,647.37
15,514	18,031,869.66	97	148,000.00	12	10,199.00	801.60
151,319	146,049,974.00	63	103,500.00	61	100,000.00	2,023.45
234,723	255,740,741.33	1,383	1,848,507.00	1,374	1,845,907.00	24,624.39
39,271	120,033,262.00	466	667,742.00	468	677,427.00	15,774.69
107,407	82,412,003.75	782	729,480.00	784	730,980.00	20,083.99
45,932	33,899,500.00	452	487,750.00	470	508,750.00	8,724.46
3,166	5,310,500.00	15	27,000.00	22	36,000.00	698.30
179,318	198,724,168.59	571	930,460.54	669	1,051,902.00	35,880.96
46,788	53,826,411.37	265	350,333.25	243	324,250.00	7,460.10
1,127,281	1,688,882,000.00	6,900	12,145,000.00	6,941	12,162,000.00	183,454.37
44,489	36,521,600.00	1,306	1,022,500.00	1,322	1,064,500.00	26,180.46
40,809	31,254,000.00	195	151,950.00	191	147,950.00	2,841.36
29,492	44,934,293.00	32	75,500.00	29	65,500.00	5,693.89
61,917	74,838,500.00	3,878	5,709,100.00	4,185	6,065,700.00	65,746.99
18,318	73,272,000.00	105	420,000.00	105	420,000.00	1,153.10
115,248	182,511,939.00	39	95,500.00	34	84,000.00	Not Given
20,016	26,711,100.00	1,231	1,838,250.00	1,147	1,729,000.00	41,576.00
452,499	437,833,000.00	3,021	3,314,250.00	3,422	3,642,500.00	61,063.10
213,894	246,433,671.00	1,917	3,283,000.00	1,867	3,139,500.00	55,189.10
8,452	6,382,700.00	52	77,400.00	90	120,600.00	2,311.34
9,857	8,169,500.00	278	240,000.00	300	256,500.00	8,541.40
14,994	15,640,975.00	130	181,657.00	101	118,343.00	4,886.90
111,108	555,540,000.00	589	2,945,000.00	588	2,940,000.00	7,239.00
10,247	9,446,916.67	-----	-----	-----	-----	-----
22,408	19,525,593.74	70	74,500.00	69	73,500.00	1,104.51
232,671	187,066,555.44	2,480	2,864,476.31	2,419	2,773,526.31	48,129.45
138,783	223,073,000.00	5,871	11,471,300.00	5,661	11,120,400.00	149,811.76
145,784	168,050,694.00	3,150	4,154,625.00	2,626	3,309,400.00	122,822.77
4,066,657	\$5,324,051,122.62	40,465	\$63,409,324.10	40,794	\$61,898,170.31	\$1,081,311.76

F R A T E R N A L

Statement Showing Total and Montana Business for the Calen

NAME	Death Claims Incurred, 1924			
	Total		Montana	
	No.	Amount	No.	Amount
Aid Association for Lutherans (Wis.)	129	\$ 116,860.92	.....	.....
Ancient Order United Workmen (N. D.)	106	211,000.00	5	\$ 10,000.00
Catholic Knights of America (Mo.)	368	469,850.00	3	4,500.00
Catholic Order of Foresters (Mo.)	1,547	1,546,242.62	10	15,000.00
Croatian League of Illinois (Ill.)	116	100,600.00	5	3,800.00
Degree of Honor Protective Assn. (Minn.)	297	355,664.44	15	14,500.00
Fraternal Aid Union (Kansas)	1,717	1,829,303.95	6	6,800.00
Fraternal Brotherhood (Cal.)	168	199,081.60	14	21,700.00
Grand Aerie F. O. E. (Mo.)	26	30,000.00	.....	.....
Grand Carniolian Slov. Cath. Union (Ill.)	141	126,250.00	9	8,500.00
Homesteaders Life Association (Iowa)	155	173,268.63	.....	.....
Independent Order of Foresters (Canada)	1,842	1,929,429.14	3	3,500.00
Knights of Columbus (Conn.)	1,462	1,581,183.02	15	21,000.00
Knights of Pythias (Ind.)	1,310	1,975,428.57	3	4,871.00
Ladies Catholic Benevolent Assn. (Pa.)	1,739	1,440,612.50	17	16,250.00
Ladies of the Maccabees (Mich.)	515	397,485.78	2	4,000.00
Lutheran Brotherhood (Minn.)	7	10,500.00	.....	.....
Maccabees (Mich.)	3,224	3,597,681.37	14	26,500.00
Modern Brotherhood of America (Iowa)	583	640,064.77	4	5,000.00
Modern Woodmen of America (Ill.)	11,363	19,570,000.00	69	138,500.00
National Croatian Society (Pa.)	499	383,500.00	32	24,400.00
National Slovak Society (Pa.)	464	348,175.00	3	3,000.00
National Union Assurance Society (Ohio)	669	1,259,693.50	2	8,000.00
Neighbors of Woodcraft (Ore.)	604	654,100.00	48	71,100.00
Railway Mail Association (N. H.)	11	44,000.00	.....	.....
Royal Arcanum (Mass.)	2,485	4,472,038.66	1	3,000.00
Royal Highlanders (Neb.)	185	249,000.00	11	19,000.00
Royal Neighbors (Ill.)	3,091	3,012,250.00	20	20,750.00
Security Benefit Association (Kan.)	2,602	3,002,776.52	23	41,070.10
Sons of Norway (Minn.)	57	34,500.00	.....	.....
South Slavonic Catholic Union (Minn.)	88	69,250.00	4	2,250.00
United Artisans (Ore.)	169	199,500.00	1	1,000.00
United Commercial Travelers (Ohio)	91	558,975.00	.....	.....
United Order of Americans (Wis.)	169	176,250.00	.....	.....
Western Bohemian Fraternal Assn. (Iowa)	198	159,762.00	.....	.....
Woman's Benefit Assn. of Maccabees (Mich.)	2,238	1,824,751.83	19	25,250.00
Woodmen of the World (Colo.)	1,591	2,804,158.40	81	170,500.00
Yeomen, Brotherhood of American (Iowa)	1,708	1,936,018.79	40	44,547.77
TOTALS	43,734	\$57,489,206.39	480	\$738,288.87

SOCIETIES (Continued) TABLE "I"
dar Year 1924 and Exhibiting Comparisons With Previous Year

Death Claims Paid, 1924				Death Claims Unpaid, Dec. 31, 1924			
Total		Montana		Total		Montana	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
127	\$ 110,610.92	.....	.....	8	\$ 10,750.00	.....	.....
108	211,406.00	6	\$ 12,000.00	5	9,000.00	.....	.....
383	455,873.81	3	4,500.00	35	39,767.60	.....	.....
1,565	1,562,124.62	11	17,000.00	189	192,332.04	.....	.....
117	98,104.10	5	3,800.00	13	12,000.00	.....	.....
418	372,265.16	16	15,500.00	3	3,000.00	.....	.....
1,706	1,786,449.87	4	5,100.00	203	221,026.65	2	\$ 1,700.00
169	196,919.53	12	18,700.00	26	33,200.00	2	3,000.00
21	24,820.19	.....	.....	10	10,000.00	.....	.....
136	122,951.52	10	10,300.00	9	22,284.81	.....	.....
163	182,463.02	.....	.....	14	16,498.00	.....	.....
1,846	1,917,722.69	3	3,500.00	61	60,105.33	.....	.....
1,455	1,566,279.10	13	20,000.00	231	251,695.20	3	3,000.00
1,299	1,934,094.78	3	4,871.00	122	258,648.01	.....	.....
1,756	1,452,237.80	17	16,250.00	117	71,707.58	.....	.....
500	385,799.09	2	3,000.00	51	40,043.04	1	1,000.00
7	10,500.00	.....	.....	.....	.....	.....	.....
3,253	3,626,002.65	14	25,900.00	55	58,064.16	.....	.....
581	633,732.29	4	5,000.00	91	109,026.90	.....	.....
11,322	19,397,290.00	68	134,565.65	1,097	1,869,337.48	7	13,000.00
491	377,975.35	34	24,387.40	88	41,690.70	2	1,200.00
459	352,865.29	3	3,000.00	124	67,698.23	2	1,735.00
729	1,397,981.50	2	8,000.00	38	60,310.00	.....	.....
611	659,683.00	50	74,100.00	35	42,325.00	2	3,500.00
8	29,500.00	.....	.....	.....	.....	.....	.....
2,462	4,438,876.00	1	3,000.00	235	436,196.27	.....	.....
183	244,792.30	9	15,000.00	8	10,700.00	2	4,000.00
3,008	2,945,113.38	23	23,246.82	470	411,497.06	5	5,250.00
2,551	2,788,725.30	22	36,087.20	450	535,500.00	7	14,000.00
55	32,473.00	.....	.....	3	3,000.00	.....	.....
88	69,000.00	4	2,250.00	3	3,000.00	.....	.....
173	191,126.26	1	892.90	5	4,500.00	.....	.....
70	361,256.25	.....	.....	35	268,781.25	.....	.....
171	178,500.00	.....	.....	19	21,500.00	.....	.....
195	160,452.76	.....	.....	3	2,186.24	.....	.....
2,230	1,796,143.59	22	29,703.13	243	202,944.72	3	3,000.00
1,639	2,871,058.40	79	162,000.00	147	244,500.00	13	29,000.00
1,676	1,836,847.21	41	44,927.78	154	183,981.96	5	7,500.00
43,731	\$56,780,016.73	482	\$718,581.88	4,400	\$5,828,798.23	56	\$90,885.00

STATEMENT OF MUTUAL RURAL INSURANCE COMPANIES
Organized and Operating Under Provisions of Sections 6185 to 6205—Revised Codes 1921—December 31, 1924

NAME	Amount of Insurance in Force.....	Number of Members.....	Number of Assessments During Year.....	Amount of Losses Paid.....	Amount of Losses Unpaid..	Number of Members Withdrawn During Year.....	Number of Members Admitted During Year.....	Expenses During Year.....	Cash on Hand Dec. 31, 1923.....
Cascade County Farmers' Mutual Fire Insurance Co., Great Falls, Mont.	\$ 410,134.00	183	.....	.....	.....	23	20	\$ 193.86	\$ 2,785.86
Farmers' Mutual Fire Ins. Co. of Sheridan and Roosevelt Counties, Dagmar, Mont.	2,347,845.00	946	1	\$ 2,115.00	.....	33	90	1,285.28	254.48
Farmers' Mutual Fire & Lightning Ins. Ass'n of Fergus County, Lewistown, Mont.	1,054,000.00	335	2	4,600.00	\$5,500.00	15	29	1,317.49	1,000.00
Farmers' Mutual Fire & Lightning Ins. Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.	712,768.00	295	2	3,074.90	.....	94	104	537.77	2,435.04
Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Mont.	512,950.00	232	1	\$25.00	.....	8	10	174.20	639.18
Finnish Mutual Fire Insurance Company of Carbon County, Red Lodge, Mont.	248,402.00	120	.....	.....	.....	4	3	12.00	530.13
Flathead Farmers' Mutual Insurance Company of Kalispell, Kalispell, Mont.	1,863,504.98	846	.....	2,250.00	.....	34	42	1,087.67	202.68
Lincoln County Farmers' Mutual Insurance Co., Eureka, Mont. ....	.....	36	.....	.....	.....	.....	.....	25.61	15.81
Mutual Fire & Lightning Insurance Company of Richland County, Sidney, Mont.	384,692.25	177	1	156.25	.....	41	56	282.34	1,833.56
Rural Mutual Fire Insurance Company of Missoula County, Missoula, Mont.	201,306.66	130	1	50.00	.....	4	6	233.85	71.23
Montana Farmers' Union Mutual Rural Insurance Co., Tetstead, Mont.	212,288.00	118	1	151.65	.....	14	18	147.68	1,892.04
TOTALS.....	\$8,047,890.89	3,418	9	\$13,192.80	\$5,500.00	273	378	\$5,397.25	\$11,660.01

EXHIBIT NO. I

*Business Transacted in Montana by Fire Insurance Companies, 1905-1924, Inclusive

Year	No. Com- panies Re- porting	Net Risks Written in Montana	Net Premiums Received in Montana	Net Losses in Montana		Ratio of Net Losses Incurred to Net Prem- iums Received
				Paid	Incurred	
1905	84	\$ 55,897,194.31	\$ 1,193,942.21	\$ 807,936.19	\$ 862,011.00	72.2
1906	85	55,373,412.38	1,340,348.38	518,862.76	477,730.65	35.6
1907	81	58,396,146.66	1,314,510.65	315,211.65	460,071.48	35
1908	78	60,766,489.41	1,392,833.13	483,002.61	451,470.13	32.4
1909	82	70,628,600.45	1,562,862.02	384,250.57	388,939.05	24.9
1910	91	90,532,354.43	1,756,081.48	548,559.52	552,653.79	31.5
1911	90	85,049,823.31	1,806,999.11	647,686.92	757,046.31	41.9
1912	94	90,349,868.46	1,896,058.61	1,098,795.46	1,075,119.27	56.7
1913	96	91,391,078.35	1,996,300.48	1,047,249.86	1,072,820.76	53.7
1914	97	107,697,848.51	2,375,593.42	949,393.42	959,945.82	40.4
1915	103	122,627,677.48	2,561,942.05	1,303,850.32	1,301,474.11	50.8
1916	114	153,774,263.99	3,414,296.27	1,728,202.28	1,773,732.28	52
1917	118	197,210,071.40	4,060,859.47	1,478,880.65	1,594,407.82	39.3
1918	125	210,526,043.64	4,088,686.46	2,016,325.34	2,105,558.83	51.5
1919	131	219,517,355.81	4,519,042.37	2,570,044.78	2,835,039.85	62.7
1920	144	296,784,948.89	6,630,620.50	3,556,773.64	3,523,054.07	53.1
1921	144	254,038,731.09	4,621,556.47	3,226,048.34	3,555,418.19	76.9
1922	144	278,406,993.74	4,421,708.06	2,763,225.08	2,838,486.28	64.2
1923	154	267,838,085.00	4,418,336.35	2,697,293.63	2,435,173.87	55.1
1924	152	286,944,979.50	4,150,629.14	2,084,481.69	2,253,697.66	54.3
TOTALS.....		\$3,052,751,961.81	\$59,522,705.63	\$30,226,074.71	\$31,273,851.22	52.4%

*Includes all classes of insurance written by fire companies.

Ratio of Net Losses Paid to Net Premiums Received for Period of Twenty Years—50.8%.

EXHIBIT NO. II

*Fire Business Transacted in Montana 1914-1924, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premiums Received
1914	\$102,937,464.85	\$2,171,292.74	\$ 888,593.15	\$ 884,901.14	40.9
1915	107,406,859.15	2,235,757.73	1,060,322.77	1,056,953.71	47.4
1916	124,028,394.76	2,542,655.42	1,070,154.19	1,032,045.86	42.1
1917	154,346,999.40	3,106,271.30	1,246,936.01	1,160,550.82	40.1
1918	163,876,679.69	3,306,988.99	1,329,338.46	1,332,749.67	40.1
1919	167,238,397.19	4,035,967.19	2,555,124.75	2,265,573.47	63.3
1920	219,768,919.48	4,300,905.47	2,041,272.51	2,128,171.40	47.5
1921	188,526,607.00	3,495,824.65	2,461,661.51	2,187,588.58	70.4
1922	222,182,246.17	3,482,276.43	2,197,813.05	2,130,365.66	63.1
1923	207,927,980.00	3,529,635.29	1,593,792.48	1,917,117.11	45.2
1924	219,099,076.00	3,283,924.73	1,845,175.80	1,619,205.70	56.2

*Prior to 1914 this business was not separately reported. (See Exhibit No. I.)

EXHIBIT NO. III

*Automobile Insurance Transacted in Montana 1914-1924, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premiums Received
1914	\$ 728,463.00	\$ 13,525.27	\$ 15,714.57	\$ 9,019.23	116.2
1915	2,146,512.00	23,023.00	14,029.03	19,634.71	60.9
1916	5,904,811.76	58,188.92	36,185.66	34,970.08	62.2
1917	15,864,459.00	124,395.22	92,482.56	75,382.29	74.3
1918	11,612,143.00	136,617.79	64,058.30	64,681.36	46.9
1919	12,811,047.00	199,625.59	111,641.87	102,677.82	55.9
1920	17,321,758.00	255,341.89	184,711.64	151,311.67	72.3
1921	17,544,028.00	249,941.61	362,717.89	327,759.49	145.1
1922	12,295,360.00	204,554.85	165,353.99	193,277.68	80.8
1923	20,200,641.00	274,038.65	131,628.44	150,981.19	48.0
1924	22,788,209.00	273,565.75	110,771.18	106,618.35	40.5

*Prior to 1914 this business was not separately reported. (See Exhibit No. I.)

EXHIBIT NO. IV

*Hail and Tornado Insurance Transacted in Montana by Fire Companies, 1914-1924, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premiums Received
1914	\$ 3,099,334.72	\$ 256,174.29	\$ 85,725.84	\$ 83,938.25	33.5
1915	5,380,645.53	412,118.94	320,106.63	320,143.38	77.7
1916	14,776,541.26	1,164,961.70	943,357.10	937,061.86	81.0
1917	16,033,257.44	1,213,584.32	293,057.76	295,766.98	14.1
1918	13,898,250.74	937,406.37	1,023,983.11	940,802.86	109.2
1919	9,736,197.91	293,055.01	171,813.74	209,035.53	58.6
1920	21,876,500.41	1,991,370.89	1,103,968.76	1,083,621.58	55.4
1921	10,153,759.09	854,945.03	719,479.94	655,032.93	84.4
1922	9,587,799.57	705,205.50	458,294.23	424,612.42	61.9
1923	8,642,749.00	588,247.09	705,460.07	624,855.92	119.9
1924	8,633,447.50	572,895.50	292,549.12	354,191.81	51.1

*Prior to 1914 this business was not separately reported. (See Exhibit No. I.)

EXHIBIT NO. V

*Miscellaneous Insurance Transacted in Montana by Fire Companies, 1914-1924, Inclusive

Year	Risks Written	Premiums Received	Losses Incurred	Losses Paid	Ratio of Net Losses Incurred to Net Premiums Received
1914	\$ 1,808,707.00	\$ 7,015.97	\$ 1,531.04	\$ 3,154.37	21.8
1915	9,201,395.00	6,524.03	2,028.02	2,130.86	31.1
1916	13,603,168.00	6,311.24	1,019.05	1,108.20	16.1
1917	16,451,519.00	31,865.61	77,562.65	62,811.72	243.4
1918	25,622,684.00	10,089.93	8,127.25	8,038.74	80.5
1919	30,817,489.00	23,075.91	9,217.92	5,516.39	39.9
1920	37,817,771.00	83,002.25	193,101.16	193,678.99	232.6
1921	37,814,237.00	20,845.18	11,558.85	55,667.34	55.4
1922	34,341,588.00	29,671.28	17,025.01	14,969.32	57.4
1923	31,066,715.00	26,415.32	4,292.88	4,339.41	16.2
1924	36,424,247.00	20,243.16	5,201.56	4,465.83	25.7

*Prior to 1914 this business was not separately reported. (See Exhibit No. I.)

*Includes Marine and Inland, Parcel Post, Sprinkler Leakage and Acreage.

EXHIBIT NO. VI
Business Transacted in Montana by Life Insurance Companies, 1906-1924, Inclusive

Year	Insurance Written		Premiums Received	Losses Incurred		Losses Paid		Insurance in Force	
	No. of Policies	Amount		No.	Amount	No.	Amount	No. of Policies	Amount
1906		\$ 6,173,097.00	\$ 1,561,816.03	138	\$ 257,973.00	132	\$ 254,448.00	19,234	\$ 46,799,548.00
1907	2,994	6,315,796.00	1,499,334.41	160	411,396.00	160	407,231.00	19,499	47,720,578.00
1908	2,697	7,979,117.07	1,537,766.77	209	761,540.38	207	742,671.00	21,354	50,654,278.22
1909	3,633	9,388,701.25	1,695,387.04	219	465,218.51	208	465,307.54	24,282	56,171,269.69
1910	4,370	12,171,312.09	1,824,512.44	245	528,322.44	248	528,665.90	27,012	62,169,564.28
1911	4,904	13,876,733.22	2,110,045.76	283	826,679.94	286	821,404.15	30,218	69,704,430.10
1912	5,713								
1913	7,644	17,807,842.63	2,388,752.90	329	741,962.55	321	731,500.09	33,679	77,314,383.92
1914	8,600	19,123,842.05	2,674,027.65	341	734,611.16	332	742,902.60	38,055	89,801,856.28
1915	9,894	20,462,546.62	2,969,764.12	395	1,121,558.92	401	1,127,302.44	43,448	94,192,610.65
1916	11,419	22,293,368.67	3,254,932.85	445	911,961.44	424	883,214.95	49,093	103,644,433.37
1917	13,571	28,619,245.01	3,634,145.67	478	1,067,525.88	479	1,084,550.87	57,019	120,298,070.19
1918	16,691	35,500,954.09	4,135,970.87	567	1,097,221.34	561	1,043,988.58	66,444	141,034,422.98
1919									
1920	14,476	31,756,398.34	4,398,060.88	1,114	2,297,027.05	896	1,892,151.22	67,603	144,612,075.19
1921	19,692	49,076,951.19	5,398,610.08	849	1,750,470.55	1,044	2,094,319.88	77,692	173,131,424.81
1922	17,765	43,472,049.32	5,869,617.01	801	1,529,007.35	796	1,558,016.18	82,511	188,307,452.49
1923	13,726	32,336,413.41	5,290,818.12	690	1,399,398.94	727	1,469,575.01	81,171	183,720,572.09
1924	11,213	28,379,081.52	5,532,476.10	781	1,464,753.00	754	1,438,132.15	79,880	180,170,285.96
1925	12,944	33,931,679.47	5,228,919.38	773	1,671,249.63	784	1,852,008.02	81,974	183,903,902.68
1926	14,951	36,574,207.38	5,801,423.19	840	1,578,815.91	837	1,587,781.97	83,902	193,016,276.48

EXHIBIT NO. VII

Business Transacted in Montana by Miscellaneous Insurance Companies, 1906-1924, Inclusive

Year	Accident and Health		Fidelity and Surety		Liability		Workmen's Compensation		Plate Glass	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1906	\$135,428.15	\$ 88,030.57	\$ 32,442.26	\$ 7,967.05	\$ 46,019.25	\$ 15,842.09	*	.....	\$ 14,386.71	\$ 7,748.57
1907	154,540.74	106,413.03	38,391.67	20,899.92	75,133.57	7,174.98	\$	.....	16,305.47	8,636.63
1908	87,627.37	50,923.75	45,724.35	304.24	76,752.53	25,079.10	\$	.....	18,882.74	9,739.84
1909	122,536.58	49,867.98	57,149.52	10,597.30	51,458.38	37,137.44	.....	\$ 49,045.28	23,752.02	9,126.09
1910	146,611.73	63,620.99	85,976.02	66,280.58	71,836.15	52,257.60	37.50	.....	23,743.84	11,061.24
1911	180,291.20	66,174.80	88,386.68	18,455.47	60,961.16	66,709.16	96.05	.....	19,545.46	10,837.89
1912	215,601.18	94,105.78	96,930.45	13,266.58	77,295.03	46,710.43	254.90	.....	32,952.16	10,749.77
1913	275,781.61	122,666.98	106,360.35	31,631.54	131,940.55	97,064.39	54.12	.....	33,571.54	12,171.77
1914	228,529.15	121,011.73	130,155.16	374,463.68	169,622.34	79,397.47	5,048.50	.....	33,648.69	15,279.27
1915	235,884.22	103,893.47	172,561.67	39,499.01	113,839.97	60,318.76	145,549.86	.....	36,389.38	15,043.01
1916	361,663.50	130,264.18	213,350.41	27,123.82	73,729.01	38,017.88	285,019.55	.....	37,898.11	20,209.19
1917	356,960.95	187,972.21	265,276.85	52,493.17	107,037.65	17,800.66	305,655.47	.....	47,163.30	23,368.81
1918	288,405.47	131,527.77	266,098.38	67,364.39	114,205.18	29,053.91	228,383.30	.....	66,819.52	26,922.06
1919	285,521.22	121,095.89	311,604.31	82,800.10	142,602.55	32,637.28	189,486.54	.....	49,461.76	28,467.83
1920	389,060.33	146,353.98	374,463.68	36,413.02	169,626.32	33,997.24	180,624.35	.....	75,830.29	97,548.98
1921	377,342.53	145,401.31	345,051.83	183,637.31	141,475.30	67,359.52	144,827.60	.....	73,089.71	34,657.82
1922	382,865.53	169,373.42	340,897.88	282,873.68	168,697.38	34,408.25	115,744.74	.....	68,203.15	21,142.14
1923	521,430.07	230,214.39	321,435.43	549,535.77	189,229.05	74,763.56	136,718.48	.....	84,258.58	21,658.50
1924	518,188.12	232,732.22	291,455.40	635,094.58	174,246.54	90,699.66	182,076.94	.....	54,400.42	16,509.05
Year	Steam Boiler		Burglary and Theft		Sprinkler		Automobile and Team Property Damage		Livestock	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1906	\$ 3,314.16	\$ 329.05	\$ 2,854.55	.....	.....	.....	.....	.....	.....	.....
1907	14,016.78	.....	3,259.12	.....	.....	.....	.....	.....	.....	.....
1908	1,722.65	.....	4,839.52	\$ 20.00	.....	.....	.....	.....	.....	.....
1909	7,303.12	.....	6,743.45	.....	.....	.....	.....	.....	.....	.....
1910	7,521.77	.....	8,076.56	471.32	.....	.....	.....	.....	.....	.....
1911	4,722.22	.....	6,683.08	1,313.10	.....	.....	\$ 26.72	.....	\$ 4,211.51	335.00
1912	15,954.75	953.00	6,086.02	551.19	.....	.....	477.31	.....	5,641.49	2,440.00
1913	7,622.15	.....	8,828.78	656.03	.....	.....	398.91	.....	3,027.75	2,060.00
1914	1,269.33	32.35	8,033.42	5,124.13	.....	.....	4,015.63	.....	13,804.19	604.50
1915	5,379.59	.....	10,108.49	3,106.45	73.29	.....	7,099.05	.....	27,485.17	8,168.00
1916	6,684.26	71.00	10,361.39	728.32	438.76	.....	9,904.45	.....	35,204.03	22,422.50
1917	7,981.54	.....	13,179.37	1,650.87	266.35	.....	14,585.35	.....	47,531.53	30,980.00
1918	7,840.15	625.00	19,725.06	4,505.98	311.01	.....	33,767.38	.....	80,581.66	48,562.83
1919	6,610.22	.....	33,139.61	11,449.59	720.14	.....	37,922.36	.....	45,021.53	22,733.45
1920	10,191.23	.....	29,342.17	15,354.71	868.85	.....	47,023.32	.....	30,374.45	28,700.00
1921	17,098.15	293.40	40,927.93	16,541.88	652.96	.....	65,421.55	.....	13,115.39	18,920.00
1922	7,655.13	76.41	40,325.57	10,846.43	262.42	.....	60,839.77	.....	5,971.93	6,985.00
1923	9,282.91	1,120.59	43,555.92	10,295.13	559.18	.....	57,587.62	.....	3,865.56	4,600.00
1924	7,437.05	1,096.21	39,588.72	7,372.23	401.70	.....	67,224.14	.....	6,262.07	3,817.00
					301.29	.....	72,179.31	.....	8,503.70	3,550.00

*Not reported separately.

EXHIBIT NO. VIII

Business Transacted in Montana by Fraternal Societies, 1911-1924, Inclusive

Year	Benefit Certificates in Force December 31		Received from Montana Members	Death Claims Incurred		Death Claims Paid		Death Claims Unpaid December 31	
	No.	Amount		No.	Amount	No.	Amount	No.	Amount
1911	32,935	\$55,756,555.11	\$ 593,721.05	260	\$ 460,140.71	256	\$ 444,320.00	33	\$ 51,604.62
1912	31,620	52,320,858.27	626,110.73	496	545,959.27	481	512,716.55	56	80,824.16
1913	31,641	51,637,816.20	630,370.25	547	598,782.00	522	595,277.39	94	89,529.64
1914	33,827	54,355,539.29	*	.....	.....	.....	.....	.....	.....
1915	36,390	56,169,897.62	680,664.88	430	561,290.56	410	529,798.82	70	72,979.37
1916	38,620	57,227,311.65	704,767.04	411	667,732.30	403	627,187.53	52	90,354.15
1917	41,568	61,443,512.65	755,735.61	454	728,623.75	413	665,980.63	71	111,703.95
1918	42,203	52,265,336.65	830,416.00	645	1,011,231.05	494	783,150.79	224	321,230.00
1919	45,679	66,765,367.30	955,449.52	500	782,849.30	640	967,863.09	75	106,329.38
1920	45,254	67,427,249.99	1,062,315.73	441	689,338.45	440	665,765.18	71	90,860.73
1921	44,527	65,057,554.61	1,081,083.92	441	666,015.50	427	669,555.32	52	81,737.53
1922	43,484	65,669,858.91	1,041,917.30	453	713,895.83	441	695,562.30	64	88,611.94
1923	40,007	61,477,433.10	1,009,849.27	419	629,477.93	418	613,730.48	63	92,437.30
1924	40,794	61,898,170.31	1,081,311.76	480	738,208.87	482	718,581.88	56	90,885.00

**UNITED STATES HOME OFFICE AND GENERAL AGENTS' ADDRESSES
FIRE COMPANIES**

AETNA INSURANCE COMPANY
670 Main Street, Hartford, Conn.

Ralph B. Ives, President; Guy E. Beardsley, Vice President and Secretary.
F. H. Rhoads, Mgr., 221 Sansome Street, San Francisco, Cal.
C. C. Morris, Special Agt., 15 Kohrs Block, Helena, Montana.

AGRICULTURAL INSURANCE COMPANY
203 Washington Street, Watertown, N. Y.

P. H. Willmott, President; H. R. Waite, Secretary and Treasurer.
Edward Brown & Sons, Gen. Agts., 150-154 Sansome Street, San Francisco, Cal.
Dan L. Weaver, Special Agt., 704 Mohawk Bldg., Spokane, Wash.

ALBANY INSURANCE COMPANY
93 State Street, Albany, New York

Ronald R. Martin, President; G. C. Wallingford, Secretary.
Frank J. Devlin, Pacific Coast Branch Mgr., 100 Sansome St. San Francisco, Cal.
William J. Stobener, Special Agt., Sherwood Bldg., Spokane, Wash.

ALLIANCE INSURANCE COMPANY
232 Walnut Street, Philadelphia, Pa.

Benjamin Rush, President; John Kremer, Secretary.
McClure Kelly, Mgr., 231 Sansome Street, San Francisco, Cal.
Milton S. Williams, Special Agt., 103 Yegen Block, Butte, Mont.

AMERICAN ALLIANCE INSURANCE COMPANY
1 Liberty Street, New York, N. Y.

Charles G. Smith, President; Edwin M. Cragin, Secretary.
Clifford Conly, Gen. Agt., 210 Sansome Street, San Francisco, Cal.
C. A. Stephens, Special Agt., 334 Ford Bldg., Great Falls, Mont.

AMERICAN CENTRAL INSURANCE COMPANY
408 Pine Street, St. Louis, Mo.

B. G. Chapman, Jr., President; Harold M. Hess, Secretary.
Benjamin Goodwin, Mgr., 60 Sansome Street, San Francisco, Cal.
W. G. Frazier, Special Agt., 909 Paulsen Bldg., Spokane, Wash.
Walter L. McCallum, Special Agt., 414 Ford Bldg., Great Falls, Mont.

AMERICAN EAGLE FIRE INSURANCE COMPANY
80 Maiden Lane, New York, N. Y.

Paul L. Haid, President; Wm. E. Lamm, Secretary.
Alfred L. Merritt, Secretary, Pacific Coast Dept., 60 Sansome St., San Francisco, Cal.
C. V. McCarthy, Ass't Secy., Pacific Coast Dept., 60 Sansome St., San Francisco, Cal.
R. C. Wood, Special Agt., P. O. Box 1515, Great Falls, Mont.
J. E. Campbell, Mgr., Montana Hail Dept., P. O. Box 1515, Great Falls, Mont.

AMERICAN EQUITABLE ASSURANCE COMPANY
92 William Street, New York, N. Y.

Richard A. Corroon, President; P. A. Cosgrove, Vice President and Secretary.

AMERICAN INSURANCE COMPANY
70 Park Place, Newark, N. J.

C. W. Bailey, President; Frederick Hoadley, Secretary.
Balfour, Guthrie & Co., Gen. Agts., 252 Sansome St., San Francisco, Cal.
Frederic W. Merigold, Special Agt., Kalispell, Mont.

AMERICAN NATIONAL FIRE INSURANCE COMPANY
8 East Long Street, Columbus Ohio

Chas. G. Smith, President; John A. Dodd, Secretary.
Selbach & Deans, Gen. Agts., 249 Pine Street, San Francisco, Cal.

ATLAS ASSURANCE COMPANY, LTD.
London, England

Ronald R. Martin, U. S. Mgr., 55 Fifth Avenue, New York, N. Y.
Frank J. Devlin, Mgr., 100 Sansome Street, San Francisco, Cal.
William J. Stobener, Special Agt., Sherwood Bldg., Spokane, Wash.

AUTOMOBILE INSURANCE COMPANY
650 Main Street, Hartford, Conn.

Morgan B. Brainard, President; J. C. Barden, Secretary.
E. W. Hosford, State Agent, New York Bldg., Seattle, Wash.
Wolcott and Co., Gen. Agts., Butte, Mont.
Huntsberger-Givens Co., Gen. Agts., Great Falls, Mont.

BANKERS & SHIPPERS INSURANCE COMPANY
95 Maiden Lane, New York, N. Y.

C. V. Meserole, President; L. R. Bowden, Vice President.
H. B. Lamy, Jr., Vice President and Secretary.
Dixwell Davenport, Mgr., Pacific Coast Dept., Insurance Bldg., San Francisco, Cal.

BOSTON INSURANCE COMPANY
87 Kilby Street, Boston, Mass.

Wm. R. Hedge, President; Freeman Nickerson, Secretary.
Chas. A. Colvin, Mgr., 202-206 Sansome Street, San Francisco, Cal.
Harrison Latham, Special Agt., 408 Mehlhorn Bldg., Seattle, Wash.

BRITISH AMERICA ASSURANCE COMPANY
18-22 Front Street, Toronto, Canada

W. M. Cox, President and Gen. Mgr.; G. Stubington, Secretary.
Ward S. Jackson, Mgr., 266 Bush Street, San Francisco, Cal.
A. H. Mann, Special Agt., 703 Sherwood Bldg., Spokane, Wash.
W. C. Carlyon, Special Agt., 511 Walker Bank Bldg., Salt Lake City, Utah.

CALEDONIAN INSURANCE COMPANY
Edinburgh, Scotland

Chas. H. Post, U. S. Mgr., 555 Asylum Street, Hartford, Conn.
Balfour, Guthrie & Co., Gen. Agts., 252 Sansome Street, San Francisco, Cal.
Frederic W. Merigold, Special Agt., Kalispell, Mont.

CALIFORNIA INSURANCE COMPANY
315 Montgomery Street, San Francisco, Cal.

Geo. W. Brooks, President; Benton A. Sifford, Secretary.
H. C. R. Buswell, Asst. Secretary; Chas. H. Jones, Treasurer.

CAMDEN FIRE INSURANCE ASSOCIATION
434 Federal Street, Camden, N. J.

J. Lynn Truscott, President; Barry Truscott, Secretary.
Balfour, Guthrie & Co., Gen. Agts., 252 Sansome Street, San Francisco, Cal.
Frederic W. Merigold, Special Agt., Kalispell, Mont.

CITIZENS' INSURANCE COMPANY
Pierce Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.
Marsh & McLennan, Gen. Agts., 114 Sansome Street, San Francisco, Cal.
J. L. M. Waggaman, Special Agt., 120 N. Wall Street, Spokane, Wash.

CITY OF NEW YORK INSURANCE COMPANY
59 Maiden Lane, New York, N. Y.

Elbridge G. Snow, President; Wilfred Kurth, Secretary.
Howard A. Reynolds, Geo. E. Stroub, A. J. Caldwell, Special Agts., Great Falls, Mont.

COLUMBIA INSURANCE COMPANY OF JERSEY CITY
15 Exchange Place, Jersey City, N. J.

Percival Beresford, President; Howard Terhune, Secretary.
E. C. F. Knowles, Gen. Agt., 374 Pine Street, San Francisco, Cal.

COMMERCE INSURANCE COMPANY
Glen & Bay Streets, Glens Falls, N. Y.

E. W. West, President; C. R. Whitehead, Secretary.
R. H. Griffith, Pacific Coast Mgr., 354 Pine Street, San Francisco, Cal.

COMMERCIAL UNION ASSURANCE COMPANY, LTD.
London, England

Whitney Palache, U. S. Mgr., 114 Fifth Avenue, New York, N. Y.
J. C. Griffiths, Jr., Mgr., California-Commercial Union Bldg., San Francisco, Cal.

COMMERCIAL UNION FIRE INSURANCE COMPANY

114 Fifth Avenue, New York, N. Y.

Whitney Palache, President, 114 Fifth Avenue, New York, N. Y.

J. C. Griffiths, Jr., Mgr., California-Commercial Union Bldg., San Francisco, Cal.

COMMONWEALTH INSURANCE COMPANY

76 William Street, New York, N. Y.

Cecil F. Shallcross, President; Robert Newbould, Secretary.

A. T. Bailey, Mgr., 244 Pine Street, San Francisco, Cal.

H. G. Burton, Special Agt., Yegen Block, Butte, Mont.

CONCORDIA FIRE INSURANCE COMPANY

Brumder Bldg., Milwaukee, Wis.

Wm. E. Wollaeger, President; R. E. Brandenburg, Secretary.

Gardner General Agency Company, Gen. Agts., Gas and Electric Bldg., Denver, Colo.

CONNECTICUT FIRE INSURANCE COMPANY

30 Trinity Street, Hartford, Conn.

Edward Milligan, President; John A. Cosmus, Secretary.

Dick & Simpson, Mgrs., 369 Pine Street, San Francisco, Cal.

I. M. James, Special Agt., 422 Rialto Bldg., Butte, Mont.

CONTINENTAL INSURANCE COMPANY

80 Maiden Lane, New York, N. Y.

Paul L. Haid, President; Jas. A. Swinnerton, Vice President.

John P. Breeden, Secretary, Pacific Coast Dept., 60 Sansome St., San Francisco, Cal.

J. E. Campbell, Special Agt. and Mgr., Montana Hail Dept., P. O. Box 1515, Great Falls, Mont.

COUNTY FIRE INSURANCE COMPANY

110 S. Fourth Street, Philadelphia, Pa.

Frank E. Martin, Secretary, Underwriting Dept., Manchester, N. H.

Chas. A. Colvin, Mgr., 202-206 Sansome St., San Francisco, Cal.

Harrison Latham, Special Agt., Mehlhorn Bldg., Seattle, Wash.

DETROIT FIRE & MARINE INSURANCE COMPANY

625 Shelby Street, Detroit, Mich.

E. H. Butler, President; Chas. A. Reekie, Secretary.

Edwin Parrish, Mgr., 376 Pine Street, San Francisco, Cal.

John A. Carlson, Asst. Mgr., 376 Pine Street, San Francisco, Cal.

EAGLE FIRE COMPANY

75 Maiden Lane, New York, N. Y.

Hart Darlington, President; J. F. Van Riper, Secretary.

Frank L. Hunter, Vice President and Mgr., Pacific Coast Dept., 234 Sansome Street, San Francisco, Cal.

EAGLE STAR & BRITISH DOMINION INSURANCE COMPANY, LTD.

London, England

Fred S. James & Co., U. S. Mgrs., 123 William Street, New York, N. Y.

Fred S. James & Co., Gen. Agts., 108-110 Sansome Street, San Francisco, Cal.

Trustees, Bankers Trust Company, New York, N. Y.

EMPLOYERS FIRE INSURANCE COMPANY

40 Broad Street, Boston, Mass.

Samuel Appleton, President; H. Belden Sly, Secretary.

EQUITABLE FIRE & MARINE INSURANCE COMPANY

1 Custom House Street, Providence, R. I.

John B. Knox, President; Samuel G. Howe, Secretary.

Clifford Conly, Gen. Agt., 210 Sansome Street, San Francisco, Cal.

C. A. Stephens, Special Agt., 334 Ford Bldg., Great Falls, Mont.

EXPORT INSURANCE COMPANY

80 Maiden Lane, New York, N. Y.

David G. Baird, President; Frank A. O'Keefe, Secretary.

William Ehmann, Secretary.

EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY

22 Garfield Place, Cincinnati, Ohio

F. A. Rothier, President; B. G. Dawes, Jr., Secretary.

Adam Benus, Treasurer and Asst. Secretary.

FEDERAL INSURANCE COMPANY

15-17 Exchange Place, Jersey City, N. J.

Percy Chubb, President; Thos. J. Goddard, Secretary.

Marsh & McClennan, Gen. Agts., 114 Sansome Street, San Francisco, Cal.

J. L. M. Waggaman, Special Agt., 120 N. Wall St., Spokane, Wash.

FIDELITY-PHENIX FIRE INSURANCE COMPANY

80 Maiden Lane, New York, N. Y.

Paul L. Haid, President; F. R. Millard, Secretary; C. E. Swan, Treasurer.

Alfred L. Merritt, Secretary, Pacific Coast Dept., 60 Sansome St., San Francisco, Cal.

C. D. McCarthy, Asst. Secretary, Pacific Coast Dept., 60 Sansome Street, San Francisco, Cal.

R. C. Wood, Special Agt., P. O. Box 1515, Great Falls, Mont.

J. E. Campbell, Mgr., Montana Hail Dept., P. O. Box 1515, Great Falls, Mont.

FIRE ASSOCIATION OF PHILADELPHIA

401 Walnut Street, Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

F. M. Avery, Mgr., 200 Bush Street, San Francisco, Cal.

E. M. Hutchings, State Agent, 1122 Paulsen Bldg., Spokane, Wash.

FIREMAN'S FUND INSURANCE COMPANY

California and Sansome Streets, San Francisco, Cal.

J. B. Levison, President; Herbert P. Blanchard, Secretary.

R. C. Culver, State Agent, Bailey Block, Helena, Mont.

FIREMEN'S INSURANCE COMPANY

780 Boad Street, Newark, N. J.

Neal Bassett, President; A. H. Hassinger, Secretary.

Waite Bliven, Vice President, 844 Rush Street, Chicago, Ill.

W. W. & E. G. Potter, Mgrs., 576-8 Sacramento Street, San Francisco, Cal.

Howard L. Burton, Special Agt., 501 Sherwood Bldg., Spokane, Wash.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY

781 Main Street, Fitchburg, Mass.

Lincoln R. Welch, President; Frederick W. Porter, Secretary.

FRANKLIN FIRE INSURANCE COMPANY

421 Walnut Street, Philadelphia, Pa.

Elbridge G. Snow, President; Wilfred Kurth, Secretary.

Underwriting Department, 56 Cedar Street, New York, N. Y.

Howard A. Reynolds, Special Agt., Great Falls, Mont.

GENERAL FIRE ASSURANCE COMPANY

Paris, France

Trustees, Central Union Trust Company, New York, N. Y.

Fred S. James & Co., U. S. Mgrs., 123 William Street, New York, N. Y.

Fred S. James & Co., Gen. Agts., 108-110 Sansome Street, San Francisco, Cal.

GIRARD FIRE & MARINE INSURANCE COMPANY

502 Walnut Street, Philadelphia, Pa.

Henry M. Gratz, President; Davis G. Vaughan, Secretary.

Waite Bliven, Vice President, 844 Rush Street, Chicago, Ill.

W. W. & E. G. Potter, Mgrs., 576-8 Sacramento Avenue, San Francisco, Cal.

Howard L. Burton, Special Agt., 501 Sherwood Bldg., Spokane, Wash.

GLENS FALLS INSURANCE COMPANY

Glens Falls, N. Y.

E. W. West, President; F. M. Smalley, Secretary.

GLOBE & RUTGERS FIRE INSURANCE COMPANY

111 William Street, New York, N. Y.

E. C. Jameson, President; J. H. Mulvehill, Secretary.

Edward Brown & Sons, Gen. Agts., 150 Sansome Street, San Francisco, Cal.

Dan L. Weaver, Special Agt., Mohawk Bldg., Spokane, Wash.

GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY

810-820 Guaranty Bldg., Indianapolis, Ind.

J. W. McCord, President; C. A. McCotter, Secretary.

GREAT AMERICAN INSURANCE COMPANY

1 Liberty Street, New York, N. Y.

Charles G. Smith, President; Edwin M. Cragin, Secretary.

Clifford Conly, Gen. Agt., 210 Sansome Street, San Francisco, Cal.

C. A. Stephens, Special Agt., 334 Ford Bldg., Great Falls, Mont.

THE HAMPTON ROADS FIRE AND MARINE INSURANCE COMPANY

Bankers Trust Bldg., Norfolk, Va.

Henry G. Barbee, President; James A. Blainey, Vice President and Secretary.

George A. Morin, Vice President and Managing Underwriter.

HANOVER FIRE INSURANCE COMPANY

34-36 Pine Street, New York, N. Y.

J. G. Hollman, Secretary.

Selbach & Deans, Gen. Agts., 249 Pine Street, San Francisco, Cal.

A. S. Heatfield, Special Agt., 1120 Paulsen Bldg., Spokane, Wash.

C. C. Price, Special Agt., P. O. Box 1132, Billings, Mont.

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY

200-208 Strong's Avenue, Stevens Point, Wis.

O. P. Schlafer, President; P. J. Jacobs, Secretary.

J. W. Baird, Special Agt., Great Falls, Mont.

HARTFORD FIRE INSURANCE COMPANY

125 Trumbull Street, Hartford, Conn.

R. M. Bissell, President; D. J. Glazier, Secretary.

Joy Lichtenstein, Mgr., 438 California Street, San Francisco, Cal.

HOME FIRE AND MARINE INSURANCE COMPANY

401 California Street, San Francisco, Cal.

J. B. Levison, President; Herbert P. Blanchard, Secretary.

Ray C. Culver, Special Agt., Bailey Block, Helena, Mont.

HOME INSURANCE COMPANY

56 Cedar Street, New York, N. Y.

Elbridge G. Snow, President; W. Kurth, Secretary.

Howard A. Reynolds, Special Agt., Great Falls, Mont.

George E. Stroub, Special Agt., Great Falls, Mont.

A. J. Caldwell, Special Agt., Great Falls, Mont.

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